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.
# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>President's Message</td>
<td>4</td>
</tr>
<tr>
<td>Chair's Message</td>
<td>5</td>
</tr>
<tr>
<td>2015 in Review</td>
<td>6</td>
</tr>
<tr>
<td>On A National Scale</td>
<td>8</td>
</tr>
<tr>
<td>Good Stewardship</td>
<td>10</td>
</tr>
<tr>
<td>Looking Forward</td>
<td>14</td>
</tr>
<tr>
<td>Social Accountability</td>
<td>16</td>
</tr>
<tr>
<td>RHF’s Leadership Team</td>
<td>20</td>
</tr>
<tr>
<td>Financial Highlights</td>
<td>22</td>
</tr>
<tr>
<td>Chronological Listing of Communities</td>
<td>24</td>
</tr>
<tr>
<td>Housing and Services Information</td>
<td>28</td>
</tr>
<tr>
<td>Our Philosophy and Values</td>
<td>29</td>
</tr>
<tr>
<td>Philanthropy</td>
<td>30</td>
</tr>
<tr>
<td>Our Donors</td>
<td>31</td>
</tr>
</tbody>
</table>
Retirement Housing Foundation was incorporated in 1961 by two United Church of Christ clergy (Rev. Clark Harshfield and Rev. Reinhild Klein) and a businessman/rancher/farmer Steve Pluhos. They began with $7,000 and a vision of providing safe, secure, affordable housing and healthcare for older adults. Through hard work and great need and providence, the vision has grown to 185 communities serving more than 20,500 people in 29 states, the District of Columbia, Puerto Rico, and the Virgin Islands.

2016 marks our 55th year, and last year we held a contest for a theme. We received more than 700 entries from 104 RHF team members. There were many wonderful submissions, and the Anniversary Committee selected Director of Grants Stephanie Milano’s suggestion, RHF Celebrating 55 Years of Changing Lives. And, indeed, that’s what it has been. We are grateful to Chair Ray Eastr for designing our 55th Anniversary logo.

In addition to affordable communities for older adults, low-income families, and persons with disabilities, including mental illness, RHF also has what we call market-rate communities. They do not have tax credit or rental subsidies but their pricing would be in the moderate range. There are no entry fees and a few of them have some affordable units as well. In addition to residential care, many of them have assisted living, skilled nursing, and memory care. The Cloisters is one of our market-rate communities.

From time to time, I receive letters from our residents.

“Dear Rev. Joseph, My name is Josephine Carreira and I live at The Cloisters in Deland, Florida. I have been here three years. Our new Administrator Randy Yost and his wife are a God send to The Cloisters. They are like our extended family and friends. An example of how wonderful the place is, is our kitchen and serving staff. I recently had a bout with my stomach and was put on a full liquid and then soft, non-greasy, fully cooked diet. I mentioned it to the server and the kitchen mashed, pureed, and cooked to my order so I could have food I liked. To me and my family that was beautiful and showed us how they care for me as a person. In conclusion, I need to say how my family and I are so pleased that I am here and how happy God sent me to live at The Cloisters of Deland. Thank you. Josephine Carreira”

Congregational Tower is an affordable community for older adults. It’s located in Chula Vista, and was founded by Community Congregational Church. In 2012 the community board voted to join the RHF system, and in 2014 we completed an $11.5 million renovation. After the renovation was completed, I received this note:

“Dear People of Retirement Housing Foundation, I’m writing this card to let you know that I’m so pleased with my new unit in Chula Vista Congregational Tower. My name is Fabiola Gonzales, and I have been living in this building almost nine years. I never imagined that my life was going to change for better, and since I came here everything is so nice for me because people and the area are so nice, and everything I need is around the corner. Well, Mr. Laverne, I send a big thanks to you and all the staff that work for you. They did a beautiful job. My best regards to you. Sincerely yours, Fabiola Gonzales”

(Continue on page 5)
Won't You Let Me Be Your Servant?

The Board Chair writes a piece for the RHF Annual Report each year, and I have struggled to find a topic that I felt would say what I wanted to convey about our mission. While in my local church this past October, we were singing a wonderful hymn and suddenly it dawned on me that I had found my topic. Perhaps it was divine intervention or simply a coincidence. The hymn seemed to speak to me. “We are pilgrims on a journey, we are travelers on the road.”

In 1977, Richard Gillard penned, “Won’t you let me be your servant, let me be as Christ to you? Pray that I may have the grace to let you be my servant, too.” As I once heard a minister say, it is an honor to be a servant. I feel that describes the Board’s mission at RHF.

We fly across the country many times in our tenures as board members, and often it is unpleasant sitting in airports, arriving late and tired to our hotels; we keep coming because we are servants.

Allowing others to be our servant places us in a vulnerable position. Many are uncomfortable being served, but it is so very rewarding to be helped by someone when we are in need. As we visit our communities and are thanked by those we serve, we then are rewarded.

When elderly ladies or gentlemen shake our hand and thank us for the work we do, it is humbling. It is a joy seeing children smile who live in one of our family communities knowing they have a safe and secure home.

“I will weep when you are weeping; when you laugh, I’ll laugh with you. I will share your joy and sorrow ’til we’ve seen this journey through.” As I draw strength from this hymn, I would ask you if I may be your servant and will you be mine, also?

Raymond E. East
Board Chair

After the recent holiday, I received this from a resident in the midwest:

“To Whom it May Concern: Happy New Year! I want to thank RHF for the thoughtful ways you make our lives better. I’ve never lived where management actually cared about me and I certainly never thought that ownership was aware of more than an income. I am specifically referring to the joy I felt during this past holiday season every time I passed the Christmas trees on my floor. I was knocked out when two trees and decorations were delivered to our floor. What a wonderful gift. Thank you. This was my best Christmas in years. Sincerely, Nancy Alvey, Independence Square, Evansville, Indiana”

Not only do I receive letters, but people come up to me with questions and concerns. While I was at a neighborhood association meeting, one of my Long Beach neighbors asked my advice about having his mother move to Bixby Knolls Towers and Health Center in Long Beach. I ran into him recently, and he told me how much his mother has improved since living there and how kind and helpful the staff is. He said that it is just so much better than other communities he has visited in the Long Beach area where staff didn’t want to talk to him or answer his questions. He said at Bixby everyone cares and is concerned about the well being of our residents, and they answer or get an answer to every question.

Obviously, RHF and our communities are not perfect. In this life nothing is, but we strive for perfection and for happy and well cared for residents, families, and staff that feel good about the difference they’re making in the lives of people. In addition, we do hear how the RHF mission has made a difference in the lives of team members in education, growth, responsibilities, and career.

As we celebrate 55 years, this annual report provides the summary of 2015 and what we anticipate in 2016. While the financial reports cover the period from October 1, 2014 through September 30, 2015 (our fiscal year), and Philanthropy covers the period from January 1, 2015 through December 31, 2015, my report covers the period from February 1, 2015 to January 31, 2016.
2015 In Review

• We celebrated our 54th Anniversary in February 2015 with a national management training conference for market rate and healthcare administrators, directors of nursing and assisted living, as well as affordable housing managers from the Northwest and Southern California regions. The management training conference and meetings of the corporate members and anniversary banquet were held at the Sheraton Cerritos Hotel Towne Center. We had been very happy with this hotel, but this was our last annual meeting there because our numbers have outgrown their capacity.

The annual meeting worship service was again held at Community Congregational UCC in Los Alamitos, California. Our speaker was Brian Magnone, Vice President/Treasury. A combined choir of RHF team members and choir members from Community Congregational and Los Altos UCC provided music under the direction of David Joseph.

At the annual meeting we conduct corporate business (RHF controls more than 185 corporations), and we welcomed delegates from RHF community boards as well as seven United Church of Christ (UCC) Conference Ministers and representatives.

At the business meeting, David Ethington was elected to the RHF Board, Class of 2016, and Frank G. Jahrling, David S. Moyer, and John E. Trnka were re-elected to the RHF Board, Class of 2018.

At the 54th anniversary banquet several awards were presented. The Friend of the Elderly award was presented to the National Affordable Housing Management Association (NAHMA), and Executive Director Kristina Cook was present to receive the award. NAHMA is a strong voice for affordable housing, advocating on behalf of multifamily property managers and owners whose mission is to provide quality affordable housing. As an advocate for professional standards for affordable housing providers, NAHMA holds a unique position in the industry. Founded in 1990, NAHMA’s membership today includes the industry’s most distinguished multifamily managers, owners, and industry stakeholders. NAHMA’s mission is to support legislative and regulatory policy that promotes the development and preservation of decent and safe affordable housing.

• The 2015 Resident of the Year was Marjorie Grommé from Bixby Knolls Towers (BKT), Long Beach, California. Marjorie has been a resident for more than ten years. She was recognized for her compassion and devotion to making BKT a great place to live. She has served on the Resident Association in numerous positions, twice as president. She started an “arm chair” travel club that viewed videos twice monthly and was attended by many who lived in the community. Her many volunteer activities have enhanced the lives of those living at BKT and in the surrounding Signal Hill and Long Beach communities.

• Our Manager of the Year was Scott Siehr from Valley View Apartments, Manitowoc, Wisconsin. Not only is Scott the manager, maintenance man, and janitor, he is also a resident, bingo caller, cookie maker, grill master, and interior decorator. Changes Scott has made at Valley View include landscaping including a fountain and a community garden, and a tranquil spot where residents sit and watch deer and socialize. All of the apartments have had low-flow faucets and shower heads and energy star rated appliances installed. Scott also acted as interim manager at Richardson Manor overseeing major rehab work at the property, and he is utilized by his regional manager to help new managers “learn the ropes.”

• Our 2015 Volunteer of the Year was John Crnkovich from Towne Creek Apartments, McKinney, Texas. John has been delivering mail and happiness to Towne Creek Apartments since 2003. He is a bright spot for the residents any time he visits. Even though he is the local postal worker, he is “John the Mailman” to the residents, because of the special attention and care he brings. He provides events for the residents on his days off, such as breakfasts, pizza parties, and cook-outs, as well as making donations of needed items for pot lucks or other celebrations for the residents. He visits residents who have been hospitalized or have had to move on to skilled nursing communities. John has a way of boosting spirits and providing fellowship with the residents.

• Our Local Community Board Member of the Year was Stacey Moore from University Center, Indianapolis, Indiana. She has been a board member for 12 years and the board chair for 5 years. Stacey spends a large portion of her time serving in her church and the community. She has engaged her congregation into the life of University Center by hosting joint activities for the two groups.

• A President’s Award was given to the Rev. Bryan Sickbert, recently retired President and CEO of the Council for Health and Human Service Ministries (CHHSM) of the United Church of Christ (UCC), a position he held from 1991 to 2014. The Council is a national network of 69 UCC related health and human service organizations with 380 communities and programs offering primary and acute health care services; services to persons with disabilities; services to children, youth and families; services to the aging; and charitable grant-making foundations. Bryan was recognized for his many years of service to various UCC ministries, and especially to CHHSM.

• A Chair’s Citation was presented to Richard T. Washington, former Vice President of Business Development. The citation was given to him in gratitude for all that he had done during his 24 year career with RHF.
Transitions

* During this past year the following board and team members passed away: RHF Board member Harold Schultz, and Board members Willie Cromartie, Village Pointe; Ronald Westerman, Auburn Ravine Terrace; Raymond Maier, 300 Main; and one of our founders, Steve Pillibos. Team members included Art Hanley, Esperanza Apartments; Charlene Guest, Gold Country; Ferdinand Dados, The Gateway; and Sheneeka Randle, Bishop’s Glen.

* Promotions and transfers included Kent Steckbeck to Director, Budget and Analytics; Judy Shaw to Director of Service Coordination; Maria Guerrero to Occupancy Specialist; Jamie Mendoza to Manager, Oak Knoll Villa; David Carroll to Manager, Anciano Tower; Lani Thomas to Manager, Monona Meadows; Robert Chick to Senior Budget Analyst; Veronica Grosso-Latimer to Manager, Granada Gardens; Sandra Ruiz to Manager, Laurel Park Manor; Deborah Hollabaugh to Manager, Harshfield Terrace and Mayflower II; Lori Jensen Flood to Manager, Madison Ave. Apartments; and Diane King to Market Rate Eastern Regional Manager.

* Retirements included Conrad Dungca, Internal Audit Director, Corporate Office; Maggie Engelberg, Administrative Assistant/Travel Coordinator, Corporate Office; Linda Morris, Auburn Ravine Terrace Activities Director; Cheryle Walker, Auburn Ravine Terrace Director of Staff Development; Lawson Zirkle, Auburn Ravine Terrace Maintenance Director; Bruce Kozak, Bishop’s Glen Activities Director; Elena Hill, Bixby Knolls Caregiver; Armando Manalo, Bixby Knolls Food Service Worker; Josephine Roman, Bixby Knolls Receptionist; Doris Smith, Bixby Knolls Housekeeper; Emelita Trinidad, Bixby Knolls Caregiver; Alicia Udarbe, Bixby Knolls LVN; Barbara Hyman, The Carolinian Administrative Assistant; Katherine Wilcox, The Carolinian Executive Director; Janet Anderson, The Cloisters RN; Wayne Tomlin, Colonial Heights Driver; Juan Cortez Porras, The Concord Maintenance Technician; Mary Higgins, Gold Country Medical Records Director; Mary Ann McVay, Gold Country Receptionist; Shirley Price, Mayflower Gardens Food Service Director; Cheryl Taylor, Mayflower Gardens Admissions Coordinator; Hope Salazar, Oak Knoll Villa Manager; Linda Davis, Plymouth Square Receptionist; Pamela DeAngelis, Plymouth Square Marketing Director; Arlene Jordan, Plymouth Square Receptionist; Frankie Brewer, Prairie Grove Maintenance Technician; Linda Turner-Grigsby and Jack Grigsby, Redding Pilgrim House Managers; Rhonda Urena, Southpointe Villa Assistant Manager; Anna Graddy, St. Catherine Resident Services Director; Adrian Schooley, Sun City Gardens Maintenance Technician, and Mary Justice, Westminster Village CNA.

* We thank our 2,861 team members including 70 Schochet Companies employees who serve our New England properties, our 230 national and local board members and 37 advisory board members who help to make the mission a reality in the lives of more than 20,500 people, 24 hours a day, seven days a week. 99 of our team members work in our national headquarters in Long Beach, California and 13 in our regional offices. 20 of our team members have between 30 and 41 years of service; 116 between 20 and 29 years; 432 between ten and 19 years of service, and 557 between five and nine years of service. More than 1,100 of our team members have been employed with RHF for 5 to 41 years, with 568 having ten or more years of service. 1,663 of RHF and Schochet employees are full time.

(Continue on page 8)
On A National Scale

- Judy Shaw completed her second year as President of the American Association of Service Coordinators southern California Chapter, and was elected President at Large for two years. Stephanie Titus serves on the Board of the Inland Empire Chapter of the Association of Fundraising Professionals, as well as LeadingAge National Philanthropy Network Advisory Group and the Education Committee. She also chairs LeadingAge California’s Scholarship Committee. Frank Rossello serves as an advisor to the Audit Committee of NAHT and SAHF. LaVonne Mickelson serves on the Board of LeadingAge Indiana. I serve on the Public Policy Committee for LeadingAge California. I also serve on the Boards of the National Affordable Housing Trust (NAHT) and the Stewards of Affordable Housing for the Future (SAHF).

- The RHF Advisory Commission, led by Alice Sexton with the assistance of Chris Ragon and Alyssa Gauss, published RHF’s first national cookbook featuring recipes from our residents and team members.

- We completed approximately 350 audits and tax returns for all of the communities and legal entities that we manage.

- We entered into a contract with a new retirement plan provider in order to reduce fees to plan participants and provide better service.

- In May we entered into a new Information Technology (IT) support relationship with an IT management services organization, Prelude Services. Some of the anticipated benefits of this change include faster implementation of certain initiatives in the areas of disaster recovery and electronic health records among others. Many organizations are outsourcing their information technology services since it is very difficult to keep up with the pace of IT changes. During 2015, we completed a desktop computer refresh project, which included new hardware and software in all of our communities and the corporate office.

- We added a new Great Lakes Region and Regional Manager Steven Shroka to assist with managing growth in the affordable housing portfolio.

- We continued our work with respect to reduction of energy and water consumption. This is in response to our Better Buildings Challenge commitment.

- We acquired Desert Haven, Odessa, Texas; Deaconess Krafft Center, Cleveland, Ohio; Deaconess Zane Center, Cleveland, Ohio; and Deaconess Perry Center, New Royalton, Ohio. Thanks to the Deaconess Foundation for transferring these Ohio communities to RHF.
**Celebrating 55 Years of Changing Lives**

- We began our 55th Anniversary celebrations in conjunction with the 50th Anniversary celebration of Mayflower Gardens, Lancaster, CA, RHF’s first community.

- We continue to expand our presence on Social Media with more than twenty of our communities now having FaceBook pages.

- We now have our own You Tube channel featuring many of the videos we have provided in past years.

- We have more than 80 persons in our communities who have celebrated 100 or more birthdays.

- 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, nonprofits, service clubs, and national organizations. Michael Readinger completed his first year as the new President and CEO of CHHSM.

- I serve on the Board of CHHSM and Cheryl Howell serves on the Nominating Committee.

- We had a significant presence at UCC General Synod 30 in Cleveland. Rev. Dr. John C. Dorhauer was called as the new General Minister and President of the United Church of Christ.

- Pioneer Congregational UCC and Trinity Episcopal Cathedral, Sacramento, CA, transferred their joint sponsorship of Pioneer House to RHF sole sponsorship.

- 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. Given our vast geography and numerous communities nationwide, RHF Foundation, Inc. participates in these campaigns under the dba Affordable Housing For All.

- RHF Foundation, Inc. received financial gifts totaling $358,341. Grants to RHF communities and financial gifts received by RHF communities totaled $684,108, for a fundraising total of $1,042,449 in 2015. (These figures do not include in-kind gifts received.) Like many nonprofits, we have felt the impact of more organizations competing for fewer philanthropic dollars while the number of those with needs for housing and services steadily increases. Unlike many nonprofits, we do not purchase mailing lists 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.

(Continue on page 10)
Good Stewardship

• 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 four other nonprofit NAHT members. RHF is a founding member of SAHF. NAHT now contributes funds to support the policy efforts of SAHF while continuing to provide equity to 11 national nonprofit affordable housing developers including RHF.

Since its formation, NAHT has assisted nonprofit developers in raising over $1 billion equity for affordable housing across 38 states and Puerto Rico, including $133 million for 13 RHF properties totaling 3,093 units of affordable housing. 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. All are members of SAHF.

• RHF Charitable Foundation was awarded its 501(c)3 designation, filed its state solicitation registrations, and established endowments to ensure the long-term sustainability of the Affordable Housing and Resident Benevolence Funds. This new charitable entity will provide funders with additional transparency on our charitable funds and activities.

• A $25,000 grant from the Wisconsin Housing and Economic Development Authority (WHEDA) was awarded to Richardson Manor in Milwaukee, Wisconsin to provide new windows for the community.

• A $15,000 grant from MUFG Union Bank was awarded to support our work to provide new affordable housing communities in southern California and will be applied to the pre-development of Crenshaw Gardens.

• A $2,060 grant from the West Foundation was awarded to Valley View Apartments in Manitowoc, Wisconsin to provide raised flower beds for the community’s residents.

• We reviewed our strategic plan.

• We continue our work to preserve property tax exemptions in several states.
RHF continues to realize great benefits as an original member of Caring Communities, which was founded in 2001. Caring Communities continues to grow by appealing to the highest quality not-for-profit senior housing community and care organizations across the country. Membership in Caring Communities has more than doubled, now totaling 41 members. RHF benefits 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 more than $8.2 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 and its subsidiary are rated “A” Excellent by A.M. Best. A.M. Best is the leading rating agency for the insurance industry. I continue to serve on the Caring Communities Board, Executive, and Underwriting Committees. Robert Amberg also serves on the Board and Claims Committee. We regard our relationship with Caring Communities as one of our best decisions.

• We are members of LeadingAge (formerly the American Association of Homes and Services for the Aging) and the state affiliates where we have a presence. On December 31, 2015 Larry Minnix retired as Leading Age National’s CEO after having served 14 years. Katie Sloan was elected as the new CEO.

• We are also members of the International Association of Homes and Services for the Ageing, the National Low Income Housing Coalition, the National Affordable Housing Management Association, American Seniors Housing Association, Association of Housing Management Agents (AHMA), National Affordable Housing Trust (NAHT), Stewards of Affordable Housing for the Future (SAHF), Council for Health and Human Service Ministries, UCC (CHHSM), American Society on Aging, and Caring Communities Reciprocal Risk Retention Group (CCrRRG).

• We completed construction of Barringer Gardens, a 48-unit, HUD 202 financed affordable senior community in Charlotte, North Carolina.

• We completed the rehabilitation of Hamilton Wade and Douglas House, RHF’s 84 and 158-unit senior communities in Brockton, MA, with 4% tax credits and tax-exempt bonds.

Valley View Apartments received a grant from the West Foundation to build raised gardens for the residents.
Good Stewardship

- We completed the $3 million first phase rehabilitation of the Agape Center, a 75,000 sq. ft. senior center which also serves as the community building for RHF’s Angelus Plaza located in downtown Los Angeles.

- We started a $9 million rehabilitation on the Towers of Jacksonville, a 194 unit affordable senior community located in Jacksonville, Florida.

- We started construction of two new communities in Texas in late 2015. Darson Marie Terrace has 55 senior units located in San Antonio, and Sagetree Apartments includes 65 senior units located in Houston. These two projects are two of the last HUD 202 awards in the nation since 2012.

- We closed on ten 223 (f) refinancings: Kemet House, Grace Place, Yellowwood Terrace, Crescent Manor, Mesquite Gardens, Mission Palms, Towne Creek Apartments, Madison Heritage Apartments, Round House Manor, and Longfellow Plaza.

- We held groundbreaking ceremonies for three projects: Paloma Terrace, 60 affordable family units in Los Angeles, California; Sonata at Riverpark, 52 affordable family units in Oxnard, California; and Darson Marie Terrace, 56 affordable senior apartments in San Antonio, Texas.

- We held grand openings/dedications for two new projects: Broadwood Terrace, and Barringer Gardens.

- We were invited to the managed pipeline for 9% tax credit awards for two transit-oriented development (TOD) projects in the Crenshaw district of Los Angeles. Crenshaw Gardens is a 49-unit affordable family project and Crenshaw Villas includes 50 affordable senior units. Both projects should receive 9% tax credit awards and start construction in December 2016.

- We won a competition and were awarded the exclusive rights to negotiate with the Hawaii Public Housing Authority (HPHA) for the development of a 6-acre site in Honolulu. The development will include up to 500 units of affordable housing, some neighborhood serving retail space, and the redevelopment of HPHA’s corporate offices.

- We were awarded a site within the Stapleton Master Plan in Denver, CO, to build a 120-unit affordable family community to help meet the master plan’s Inclusionary Housing Requirement for affordable housing.

- We obtained exemption from management real estate licensure in the State of Florida.
A number of our communities received “Best” recognition. Bishop’s Glen received its 25th consecutive year voted “Best Independent Living in Holly Hill, Florida.” Colonial Heights and Gardens for the fourth consecutive year was voted “Best of Florence, Kentucky.” The Cloisters, DeLand, Florida was “Best of the West” for the third consecutive year and “Best Assisted Living Community” in Volusia County for the second consecutive year. Courtenay Springs Village was voted “Best Skilled Nursing” in Cocoa Beach and Cape Canaveral, “Best Assisted Living” in Cocoa Beach, Cape Canaveral, Merritt Island, and Melbourne, and third consecutive year “Best Independent Living” in Merritt Island, Cocoa Beach, and Cape Canaveral Area.” DeSmet Retirement Community was voted “Best of North County” in the senior care category. Gold Country, Placerville, California, was voted “Best Assisted Living” and “Best Retirement Community.” Mayflower Gardens, Lancaster, California, was voted “Best Senior Community” in Antelope Valley. Westminster Village, Clarksville, Indiana, was voted “The Best Retirement Community in the Area.” St. Catherine Retirement Community was named “Best Senior Living” in St. Louis, Missouri.

Six of our communities received five-star ratings from Centers for Medicare and Medicaid Services (CMS). They are Auburn Ravine Terrace, Auburn, California; Bishop’s Glen, Holly Hill, Florida; Bixby Knolls Towers, Long Beach, California; Gold Country, Placerville, California; Pioneer House, Sacramento, California; and Plymouth Square, Stockton, California.

• We completed our management agreement with Peace Village in Palos Park, IL after helping them to secure a new Executive Director.

• The market-rate communities invested $6,002,956 to replace equipment, upgrade and improve existing properties. This includes Americans with Disabilities Act (ADA) upgrades that were required.

• We enhanced our paid sick leave policy, partially in response to a new mandatory sick leave law enacted by the state of California, and the increasing likelihood of other states enacting similar laws. As a result of this change, every RHF employee, including part time employees who previously were not eligible to receive paid sick leave benefits, accrue one hour of paid sick leave for every 30 hours worked. And although the impetus to revise RHF’s sick leave benefits was based on the new California law, it is important to note that the changes to the plan, and its rollout to all RHF communities, exceed requirements under the California law.
Looking Forward

• We will be holding RHF’s 55th Anniversary celebration in many communities. We hold these celebrations in each community for several reasons: First, it reminds residents that they are foremost in our mission and the reason for our existence. Second, it also reminds residents that they are part of a much larger family of over 20,500 neighbors in 185 communities and over 2,800 team members serving them. Third, it reminds local and state government leaders, and in some cases national leaders, of the importance of the affordable housing mission in our nation. The need for what we do just keeps growing and growing.

• We will employ a Senior Vice President of Operations and fill the Internal Audit position.

• We will be building out the remaining space in our Long Beach headquarters office.

• We will continue to evaluate the impact of National Healthcare on our health insurance programs.

• We will be making a decision on acquiring a portfolio of affordable family communities in Los Angeles.

• We should complete acquisition of another community in Illinois.

• We will continue to focus on increased philanthropic activity to support the mission of RHF and enhanced engagement and retention of our volunteers and donors nationwide.

• We will begin rehabilitation of Culver City Rotary Plaza, Culver City, CA; St. James Place, Los Angeles, CA; Longfellow Plaza, Anderson, IN; Pinehurst Apartments, Palestine, TX; Guadalupe Apartments, Denver, CO; Anciano Tower, Montrose, CO and Madison Avenue Apartments, Loveland, CO; The Concord, Pasadena, CA; and Pauahi Kapuna Hale, Honolulu, HI.

• We plan to make significant progress on updating key business applications software including our accounting and payroll systems.

• We will complete construction for Paloma Terrace, Sonata at Riverpark, and the rehab of The Towers of Jacksonville.

• We will start construction on three new projects utilizing 9% tax credits: Crenshaw Gardens (49 family units in Los Angeles, CA), Crenshaw Villas (50 senior units in Los Angeles, CA), and Colfax Gardens (50 senior units in Aurora, CO).

• We plan to negotiate a joint venture agreement with Sonrise Senior Citizens Villa, Inc., which is associated with the non-denominational Loveland Church, for the refinancing and rehabilitation of its 80-unit affordable senior community in Fontana, CA.

• We will start construction on the $4 million second phase rehabilitation of the Agape Center in Los Angeles, CA.

• We will close on twelve 223(f) refinancings: Diakonia Housing, La Fontaine Center, Maple City Square, Pinehurst Village, Anciano Towers, Guadalupe Senior Apartments, Carbon Creek Shores, Escalon Heritage House, Olson Rotary Village, Redding Pilgrim House, River City Residence Club, and Plymouth Place.

• We will start 223 (f) refinances for the properties in Nebraska, Arizona, Georgia, Idaho, Michigan, Missouri, Oregon, Oklahoma, and Washington.

• We will start the refinancing for RHF’s The Stearns and Symphony Plaza East and West communities in Boston, MA.

• We will submit Request for Proposal packages for potential sites in Glendale, Irvine, and Los Angeles, CA.

• We will continue to be vigilant in defending tax free exemptions for our communities.

As I’ve said on several occasions, whenever we hold an anniversary celebration, a groundbreaking, or a dedication, I have never once heard a political figure say that he/she does not support affordable housing. They all say they support the program. Our challenge is going to be to have them demonstrate this in very tangible ways so that we can expand our inventory to meet this growing need. We also have to do more philanthropy work. Healthcare in our nation is very important, but without a safe, secure, affordable place to live, good healthcare is only an illusion.

In the Summer/Fall issue of RHF TODAY, I wrote an article entitled, What Will Be Your Legacy? The article grew out of a sermon that I had recently preached. I’m happy that a lot of our residents, staff, and others who receive RHF TODAY read it. In October, I received a letter from Celestine Bonner who wrote, “Dear Dr. Joseph, I’m Celestine Bonner, still a resident of Benson Manor. After I retired from my job in Longview, Texas, after my daughter’s graduation from the University of Texas, my daughter from Texas Eastman transferred us to Tennessee Eastman, Kingsport, Tennessee, then to Cox Communication here in Atlanta. Dr. Joseph, I am proud to
Sonata at Riverpark (Oxnard, CA) will be RHF’s 67th community in California.

Benson Manor (Smyrna, GA) resident, Celestine Bonner, wrote Dr. Joseph about Benson Manor being part of RHF’s legacy.

RHF’s National Headquarters will undergo renovations to expand its office space.

say our best selection for me was Benson Manor. On October 1st, I celebrated eight years. I thank Linda Newsome for her leadership, clean, safe, and professional manner I have been shown over the eight years as my manager. Dr. Joseph, I can state what your legacy will be: your love for the elderly, affordable housing, and the list goes on. I thank you, Dr. Joseph, for Benson Manor. May God forever bless you, RHF, and Benson Manor. Sincerely, Celestine Bonner”

I thank Celestine for this very kind letter, and we need to realize it’s not my legacy alone. It is the legacy of our national board, our local boards, our team members across the nation who work in our national office, our regional offices, our local communities, as well as our residents who continually perform deeds of kindness for their friends, neighbors, and communities.

I thank you for what you do to make the RHF mission a reality, and for the way all of us together change the lives of so many persons.

Laverne R. Joseph
President & CEO
The RHF Difference

2015 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, the proceeds of a positive bottom line are 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 20,500 persons 24 hours a day, 7 days a week. And RHF indeed, does much more. We, as nonprofits need to tell our story, because if we don’t tell it, the general public may not know it. As part of our story, here is our annual social accountability report listing some of the things we do for the public good, both as an organization and individually. This is the 12th 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.

• Our market-rate communities received a total of $11,200 in cash donations from individuals and organizations to be used for residents and for facility improvements. In addition, they received approximately $21,800 in in-kind donations.
• 1,185 persons donated $80,693 and 67,562 hours to 539 nonprofit and community organizations.
• 15,275 persons attended meetings held in RHF community rooms, representing 409 different community groups.

• In 2015, we had “involuntary” charity in the form of contractual adjustments from Medicare and Medicaid in the amount of $7,549,318. That is down about $515,000 from the previous year. Also, $1,448,213 in fees for rent and services were determined to be uncollectible and $4,109,220 in rental concessions were made.

• Through donors’ contributions to the Resident Benevolence Fund, residents received grants of $73,186 to cover a portion of their rent in 2015.

• Support through the Resident Benevolence Fund and concessions enables our residents to continue to live in our communities even though their resources have diminished through no fault of their own.

The grand total of all these categories is $13,179,937 compared to $12,957,769 last year.

(Continue on page 18)
Millions of dollars have been spent in upgrading our communities to be in compliance with ADA (Americans with Disabilities Act) requirements.

Here workers at Courtenay Springs Village (Merritt Island, FL) and DeSmet (Florissant, MO) represent the more than 2,100 temporary construction jobs throughout the United States.

RHF participated in the city of Carson’s symposium on affordable housing, meeting with civic leaders to discuss affordable housing needs in southern California and to provide information to those needing affordable housing.

More than 1,700 people volunteered at an RHF community in 2015.

RHF’s 2015 Volunteer of the Year was John Crnkovich who volunteers at Towne Creek Apartments in McKinney, TX.
We Contribute to the Economy

• RHF and our communities made a significant impact on local economies through our local staff. In 2015 gross wages of $77,040,000 were paid in 32 state jurisdictions and 120 local jurisdictions.

• We also provided 2,115 temporary construction jobs which infused almost $30 million in wages and salaries into the economy in addition to the purchase of materials.

• In 2015 we had nine projects under new construction or major refurbishment.

Investing in our Future

• Five of our skilled nursing homes provided practicum sites for the training of certified nursing assistants, licensed vocational nurses, and administrators in training from local schools.

• Twenty-three of our locations served as polling places including our national headquarters.

• 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 240 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.

Within Our RHF Communities

• RHF Team Givers donated $36,985 to our mission and work through monetary and in-kind gifts.

• 1,795 persons volunteered 82,762 hours to RHF communities and the national headquarters office helping in a variety of ways. This does not include the numerous governance hours that our national, local, and advisory board members contribute each year.

We are a Good Neighbor

• Approximately 2,830 residents in 96 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 74,215 hours, and the program was supported by 623 organizations, businesses, and agencies. The items are distributed in homeless shelters, shelters for the abused, and children’s hospitals. Last year 24,298 items were made from donated yarn and sewing materials.

• We conducted a disaster relief campaign for the Nepal Earthquakes raising $11,394 from individuals, communities, and UCC congregations. With RHF’s matching funds to this campaign, a check for $22,788 was presented to the United Church of Christ’s Disaster Ministries at General Synod held in Cleveland, Ohio. No funds are kept for administration; 100% of the funds raised went to assist those in need.

• Through the generous donations of RHF residents, staff and friends, holiday gifts were given to the children living in our 15 affordable family communities. Since its 1986 launch, the number of children served each year has grown significantly. During the 2015 holiday season, RHF provided almost 1,000 gifts and gift cards to 850 children living in our family communities. We thank our St. Mary Tower volunteers (we call them the RHF Wrappers), who wrapped these toys along with RHF team members and Advisory Commission Chair Alice Sexton.

Laverne R. Joseph
Gold Country Healthcare Center is one of five RHF Skilled Nursing communities that provide practicum training for certified nursing assistants.

Crescent Manor and Mesquite Gardens Project H.A.N.D.S.® groups made more than 400 blankets for patients at their nearby children’s hospital.

At the 30th General Synod in Cleveland, RHF presented $22,788 to the UCC’s Disaster Relief Fund in response to the Nepal Earthquake. Accepting the check from Dr. Joseph are Rev. Mary Schaller Blaufuss, Global Sharing of Resources Ministry Team Leader and Executive for Volunteer Ministries, and Zach Wolgemuth, Executive for UCC Disaster Ministries.
The RHF Leadership Team

RHF Board of Directors
(Back Row L to R) Rev. David Moyer, Stewart Simington, David Ethington, Dr. Laverne R. Joseph, Ray East, (Chairperson) (Front Row L to R) Frank Jahrling (Treasurer), Dr. John Bauman, Christina E. Potter, (Vice Chairperson); Rev. Dr. John Trnka, Rev. Dr. Norma Nomura DeSaegher, and Dr. Darryl M. Sexton, (Vice Chairperson).

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

RHF Advisory Commission

Robert Jahrling
Secretary

Alice Sexton
Chair

Caroline East
Vice Chair

Col. John DeSaegher (USA ret.)

Ann Moyer

Barbara Bauman

Rev. Dr. Robert Potter

Ginger Joseph

Melody Schultz

Shirley Trnka

Edna Ethington
RHF Key Staff
(Back Row - L-R) Salvatore Ingrao, Development Accounting Manager; Chris Purcell, Controller; Perry Glenn, Director of Affordable Housing; Kent Steckbeck, Director of Budgets and Analytics; Tina Robinson, Accounting Manager - Housing Department; Bob Fard, Director of Acquisitions; (Sitting – L-R) Jennifer Staley, Director of Payroll Services; Dolores Quijano, Cash Administrator; and Judy Shaw, Director of Service Coordination. (Absent: Angie Chappell, Healthcare Reimbursement Services Manager; and Joanne Silva, Director of Occupancy and Tax Credit Compliance.)

RHF Key Staff
(Back Row - L-R) Phil Mosqueira, Accounts Payable Manager; Chris Ragon, Director of Communications; Chris Kanstrup, Development Project Manager; Florence Webb, Senior Development Project Manager; Jackie Dizon-Ng, Healthcare Accounting Manager. (Sitting – L-R) Kevin Gilchrist, Senior Director of Development Finance; and Stephanie Milano, Director of Grants. (Absent: Andres Diaz, Development Project Manager; Greg Hook, Construction Project Manager; Christina Bagley, National Marketing Director; and John Clow, Director of Risk Management)

Regional Staff

Teri Kennedy
Corporate Trainer

Janice Delano
Healthcare West

Steve Shroka
Great Lakes

LaVonne Mickelson
Midwest

Emily Hidalgo
North Central

Inez Codeus
SoCal I

Thuy Huong
Southwest

Barbra Scherer
East Coast

Jeannie Bryan
SoCal II

Wilma Wilson
Northwest

Diane King
Healthcare East

Sandra Koss, R.N.
East Coast Nurse Consultant

William Meert
West Coast Nurse Consultant

Diane King
Healthcare East

Sandra Koss, R.N.
East Coast Nurse Consultant

Celebrating 55 Years of Changing Lives | RHF
## RHF Financial Highlights

**Consolidated Statements of Financial Position**  
(000's omitted)

<table>
<thead>
<tr>
<th>Assets</th>
<th>September 2015</th>
<th>September 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td>$ 83,693</td>
<td>$ 80,552</td>
</tr>
<tr>
<td>Long Term Investments</td>
<td>57,997</td>
<td>53,843</td>
</tr>
<tr>
<td>Land, Buildings, Equipment (Net of depreciation)</td>
<td>7,336</td>
<td>7,089</td>
</tr>
<tr>
<td>Other Assets</td>
<td>75,174</td>
<td>69,788</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$ 224,200</strong></td>
<td><strong>$ 211,272</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
<th>September 2015</th>
<th>September 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td>$ 9,811</td>
<td>$ 12,271</td>
</tr>
<tr>
<td>Long Term Liabilities</td>
<td>37,596</td>
<td>39,198</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>47,407</strong></td>
<td><strong>51,469</strong></td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td><strong>176,793</strong></td>
<td><strong>159,803</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$ 224,200</strong></td>
<td><strong>$ 211,272</strong></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Revenues - Unrestricted</th>
<th>Year Ending 9-30-15</th>
<th>Year Ending 9-30-14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management Fees</td>
<td>$ 16,483</td>
<td>$ 15,562</td>
</tr>
<tr>
<td>Development Fees</td>
<td>9,977</td>
<td>5,366</td>
</tr>
<tr>
<td>Interest Income &amp; Other</td>
<td>2,490</td>
<td>1,956</td>
</tr>
<tr>
<td><strong>Total Operating Revenues</strong></td>
<td><strong>$ 28,950</strong></td>
<td><strong>$ 22,884</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Operating Expenses</th>
<th>Year Ending 9-30-15</th>
<th>Year Ending 9-30-14</th>
</tr>
</thead>
<tbody>
<tr>
<td>General and Administrative</td>
<td>$ 18,705</td>
<td>$ 17,232</td>
</tr>
<tr>
<td>Depreciation and Amortization &amp; Other</td>
<td>3,940</td>
<td>2,820</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>$ 22,645</strong></td>
<td><strong>$ 20,052</strong></td>
</tr>
</tbody>
</table>

| Operating Income | 6,305 | 2,832 |
| Net Operating Revenue & Other | 10,021 | (503) |
| Change in Net Assets, Unrestricted | 16,326 | 2,329 |
| Change in Net Assets, Restricted | 664 | 5,049 |
| Change in Total Net Assets | **$ 16,990** | **$ 7,378** |

**Total Assets and Net Assets includes temporarily restricted balances of $70,131 and $69,474 in 2015 and 2014, 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.

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

**Entity Classification**

<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>118</td>
</tr>
<tr>
<td>Not-for-profit healthcare facilities owned, currently in operation</td>
<td>21</td>
</tr>
<tr>
<td>Not-for-profit properties owned, managed by others</td>
<td>14</td>
</tr>
<tr>
<td>Not-for-profit partnerships in operation (ownership interest ranging from .01 percent to 16.9 percent)</td>
<td>20</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>7</td>
</tr>
</tbody>
</table>

**Total Entities Not Consolidated**

182
Chronological Listing of Communities

1965
Mayflower Gardens
Lancaster, CA

1966
Bixby Knolls Towers
Long Beach, CA
Pioneer House
Sacramento, CA

1970
Plymouth Square
Stockton, CA

1971
Bixby Knolls
Health Care and Rehabilitation Center
Long Beach, CA
Mayflower Gardens Convalescent Hospital
Lancaster, CA

1974
Pilgrim Tower North**
Pasadena, CA
Ralston Tower
Modesto, CA
+ Trinity United Presbyterian Church
+ St. Paul’s Episcopal Church (MACHCO)

1975
Sun City Gardens
Sun City, CA

1976
Harbor Tower**
San Pedro, CA
+ Warren Chapel Christian Methodist Episcopal Church

1976 (cont.)
MacArthur Park Towers**
Los Angeles, CA

1978
Pioneer Towers**
Sacramento, CA

1979
Auburn Ravine Terrace
Auburn, CA
+ First Congregational Church of Auburn
Pilgrim Tower East
Pasadena, CA

1980
Mayflower Gardens II
Lancaster, CA
Southpointe Villa
Rialto, CA

1981
Angelus Plaza**
Angelus Plaza North**
Los Angeles, CA
The Towers at Crooked Creek
Indianapolis, IN
The Towers at Southdale
Anderson, IN

1982
The Heartland
Peoria, IL
Plymouth Place
Stockton, CA
Yellowwood Terrace
Clarksville, IN

1983
Diakonia Housing I
Rancho Cordova, CA
Diakonia Housing I
Sacramento, CA
Marple Manor
Modesto, CA
+ MACHCO
West Valley Towers**
Van Nuys, CA

1984
Gold Country Health Care Center
Placerville, CA
Longfellow Plaza
Anderson, IN
Monona Meadows
Monona, WI
Westminster Health Care Center
Westminster Village Kentuckiana
Clarksville, IN

1985
Charles Major Manor
Shelbyville, IN
Culver City Rotary Plaza
Culver City, CA
Donald Jordan, Sr. Manor
Garden Grove, CA
+ Acacia Adult Day Services
Lake Ella Manor
Tallahassee, FL
Pioneer Manor
Geneva, NE
+ First Congregational UCC
Redding RHF Housing - Butte Home - Cottonwood Home
Redding, CA
Round House Manor
Kaukauna, WI

1986
300 Main
Estacada, OR
Anciano Tower
Montrose, CO
Bishop’s Glen
Holly Hill, FL
Carbon Creek Shores
Anaheim, CA
+ Dayle McIntosh Center for Disabled
The Carolinian
Florence, SC
Gold Country Retirement Center
Placerville, CA
Great Plains Housing
North Platte, NE
+ Great Plains Mental Health Center
LaFontaine Center
Huntington, IN
+ Historic Landmarks Foundation of Indiana
Lomita Kiwanis Gardens
Lomita, CA
+ Lomita Kiwanis Club
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.
Vistas**
Van Nuys, CA
1987
Centennial Manor
Boise, ID
+University Christian Church

Courtenay Springs Village
Merritt Island, FL

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

Fajardo Elderly Apartments
Fajardo, Puerto Rico

Madison Heritage Apartments
Madison, IN

Mission Palms
Mission, TX

Pilgrim Place
Mason City, IA
+First Congregational Church

Prairie Grove Apartments
East Prairie, MO
+East Prairie Chamber of Commerce

Redding Pilgrim House
Redding, CA

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

1988 (cont.)
Marymount Manor
Tacoma, WA
+Sisters of St. Dominic

Olson Rotary Village
Delano, CA
+Delano Rotary Club

Richardson Manor
Milwaukee, WI

Vacaville Autumn Leaves
Vacaville, CA
+California Grange

1989
Anaheim Memorial Manor
Anaheim, CA

Camelot Village
Council Bluffs, IA

Casa de Pinos
Prescott, AZ

Cimarron Court
Kearney, NE

Colonial Heights
Florence, KY

The Concord
Pasadena, CA

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

Grace Place
Norfolk, VA

La Mirada Vistas
La Mirada, CA

Lindsay Place
Lindsay, OK

+Co-sponsor
*Third Party Management
**Syndicated Project
1990 (cont.)
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
Farrfield Manor
Columbus, GA

Providence Place
Salem, OR

2008
Bexton Place
San Antonio, TX

Harvest Pointe
Loveland, CO

2009
Mount Beulah Terrace
Pagedale, MO

2010
Desert Sage
Hermiston, OR

Harshfield Terrace
Quartz Hill, CA

Riverside Village**
Leominster, MA

Shepherd Park**
Hartford, CT

Village Gardens
Norfolk, VA

2012
Capitol Towers**
Hartford, CT

College Villas**
Henderson, NV

Congregational Tower**
Chula Vista, CA

2013
Essex Village**
North Kingstown, RI

Kings Grant**
North Kingstown, RI

Lane Manor
Stone Mountain, GA
2013 (cont.)
RHF The Whittier**
Los Angeles, CA

2014
Broadwood Terrace**
Los Angeles, CA
Las Alturas**
Los Angeles, CA
Madison Avenue
Loveland, CO

2015
Barringer Gardens Apts.
Charlotte, NC
The Towers of Jacksonville**
Jacksonville, FL
Deaconess Krafft Center
Cleveland, OH
Deaconess Perry Center
North Royallton, OH
Deaconess Zane Center
Cleveland, OH

Construction
Paloma Terrace**
Los Angeles, CA
Sagetree Terrace**
Houston, TX
Darson Marie Terrace**
San Antonio, TX
Sonata at Riverpark**
Oxnard, CA

Pre - Construction
Crenshaw Gardens**
Los Angeles, CA
Crenshaw Villas**
Los Angeles, CA
Stapleton (Master Plan)
Denver, CO
Hawaii Public Housing Authority
Honolulu, HI
Colfax Gardens**
Aurora, CO

+Co-sponsor
*Third Party Management
**Syndicated Project
Our communities may use a mix of sources (HUD, tax-credits, bonds, etc.) for funding. For the purpose of this graph, we categorize them by primary funding source.
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.
Every gift makes a difference.

As you will see in the following pages, we are blessed with many friends, residents, corporate partners, and team and board members, who regularly and generously contribute to furthering RHF’s mission. It is with deep gratitude that we thank our donors for their continued generosity and belief in RHF’s mission. Many thanks for your on-going support; your gifts allow Retirement Housing Foundation to accomplish more than it could with operating revenues alone.

In our ongoing efforts to provide transparency and share the impact your donations make, RHF will be shifting its charitable activities and reporting from RHF Foundation to RHF Charitable Foundation over the next year.

RHF Charitable Foundation is committed to:

- Providing philanthropic resources to support RHF’s work
- Stewarding our assets in ways consistent with RHF’s mission, vision, and values
- Communicating program and project impact
- Being a positive presence in the communities we serve

Stephanie Titus, M.B.A., CFRE
Vice President of Philanthropy

RHF 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.

Karolla Brice*   Lydia Cervany*   Rev. Dr. Norma & Col. John De Saegher (USA Ret.)
Jean G. Dremstedt   Raymond E. East   Robert Fliehmann*
Bernice E. Elkin, M.D.   Dr. and Mrs.* Charles Fain   Toshiko Okazaki Fukuda*
Dolores Foga*   Burton L. French   Dr. Laverne R. Joseph
Alice R. Good*   Wanda Haudek*   Eveleth “Evie” Miller*
Rev. Dr. Teruo & Kiku Kawata   Catherine Mackeris*   Jean H.P. Oppenheimer
Jean Moore Warrick*   Major Fitzhugh L. O’Neill*
Virginia Paddocks*   Eddythe Patterson   Eric H. Pierson*
Marian Rhame   Barbara Gray Richley   Elisabeth A. Ruff*
Rev. Charles G. Schepel   Jane Shenbarger   Joan Sullivan
Helga Tixel   Elsie Valek   Miriam P. Vandenbush*
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 would like more information about how to include RHF or an RHF community in your will, or structure a life income gift that benefits you and your family, please call (562) 257-5141.
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 54th Annual Meeting in February 2015.

**Premiere Sponsor $20,000**
U.S. Bank

**Diamond Sponsors $15,000**
California Bank & Trust  
R4 Capital, Inc.  
Wells Fargo  
Reuben, Raucher & Blum

**Ruby Sponsors $10,000**
American Communities  
JPMorgan Chase  
SullivanCurtisMonroe

**Platinum Sponsor $7,500**
Cook Construction  
HD Supply  
The Schochet Companies

**Gold $5,000**
Dauby O’Connor & Zaleski  
Morrissey Construction California  
WASH Multifamily Laundry Systems  
Deacon Corp.  
Union Bank  
Western Alliance Public Finance, Inc.  
KTGY Group  
Westport Construction, Inc.

**Gold/Silver $3,000**
Bank of America Merrill Lynch

**Silver $2,500**
Associated Bank  
Bradford & Barthel, LLP  
Direct Supply  
Klein Hornig, LLP  
Nixon Peabody  
Stratford Capital Group  
Bocarsly Emeden Cowan Esmail & Arndt LLP  
Citi Community Capital  
Kaul Foundation  
Novogradac & Company, LLP  
Studio One Eleven  
Bellwether Enterprise  
Clifton Larson Allen  
Killefer Flammang Architects  
Mohawk Industries  
Plante Moran

**Bronze Sponsors $1,250**
Chapman and Cutler LLP  
Hill Ward Henderson  
Mueller Prost  
Downs Pham & Kuei LLP  
HPSI  
National Affordable Housing Trust (NAHT)  
Har-Bro  
Ice Miller, LLP

**Friends (less than $1,250)**
Ata Beilharz Architects, LLC  
M Group Architects  
Tower Construction  
Compo Construction Company  
Odor Eliminator  
ValleyCrest Landscaping Companies  
Green Oak Consulting Group  
Palmer Kazanjian

Celebrating 55 Years of Changing Lives | RHF
Our Donors

2015 National Headquarters Donors

The following donors made monetary or in-kind donations to RHF Foundation, Inc.’s funds through the national headquarters office from January 1, 2015 to December 31, 2015.

- Cleofe Dedios Abad
- The Abbey
- Dr. Lucy H. Abernathy
- Ginger Ader
- Mizan Gezahegn Afelegn
- Clement Aghyarian
- Aging & Disabilities Charities of America
- Cassandra E. Aguiar
- Manuel Aguilar
- Araxi Ajounian
- Dola Albusche
- Josephine M. Ambriz
- Young S. An
- Buena Angel
- Elizabeth Jean Angel
- Anonymous Donors
- Siranouch Aposhian
- Aquarium of the Pacific
- Guadalupe Aragon
- Mirla Arciaga
- Arlyth Atkinson
- Billy & Donnelle Atkinson
- Atlantis Casino Resort Spa
- Rev. Diana Augspurger
- Yin Au-Yeung
- Jessie Azali
- Miriam Saprid Badua
- Touran Jean
- Hamesheh Bahar
- Joyce J. Baines
- Maria Barajas
- Yelena S. Barkova
- Demetria Barrientos
- Mr. & Mrs. Jack Bauman
- Almabella C. Bautista
- Carmelita M. Bell
- Leana Bentley
- Evangel Bettridge
- Linda Beushausen
- Armenouhi Bezdjian
- Elizabeth Biddick
- Michael D. Biggs
- Pat Blangfapan
- Kathy Bogan
- Celestine Bonner
- Kathleen Breen
- Todd Breese
- Patricia Brown
- Nancy G. Brown
- Rena Brownell
- Charles W. Buck
- Olga Bujaki
- Gregory M. Burke
- Lana Caban
- Frederick Cabutto
- Hilda Calderon
- California Pizza Kitchen
- California Society of CPAs (CalCPA)
- Annie R. Camps
- Gerald & Jackie Cantin
- Ronald J. Carpenter
- Maryann Casias
- Chong Soo Cha
- Helen M. Chamberlain
- Catherine M. Cheatham
- Cynthia Chenier
- Byung Hee Cho
- Veronica S. Cho
- Won Hee Cho
- In Jong Cho
- Doo Chang Choi
- Keum Bok Choi
- Ben Choi
- Esang Choi
- Joo Hee Choi
- Mr. & Mrs. Angelo Chang Chon
- William Choy
- Corrina Chunchie
- Jin Up Chung
- Chaim E. Chung
- Mary W. Clysdale
- Coffee Bean & Tea Leaf
- Mr. & Mrs. James W. Collinson
- Justo Colon
- Community Congregational Church
- Community Congregational UCC (Los Alamitos)
- Congregational Tower Residents
- George & Isabel Cooper
- Elizabeth Cordona
- Judith Correa
- The Council for Health & Human Service Ministries
- Creative Cakery
- Crema Cafe
- Richard Crouse
- Patricia Day
- Josefina De Leon
- Ignacia Buena Dededios
- Aram & Vartanoush Defterderian
- Delano Rotary Club
- Larry & Sandra Dennis
- Rev. Dr. Norma & Col. John DeSaegher (USA Ret.)
- DeSmet Residents
- Elizabeth Diaz
- Disneyland Resort
- Blanquita Dizon
- Hazel Dodson
- Andrew & Arlene DuBoff
- Laura Dungan
- Conrad Dungca
- Mr. & Mrs. Raymond E. East
- Jeff & Jill Egertson
- Bernice B. Elkin, M. D.
- Carolina Enriquez
- Stephen & Laurel Epstein
- David & Edna Ethington
- Wayne & Judy Everett
- Faith UCC
- Marie C. Farrago
- Robert Feiler
- Amadeo Figueroa
- First Congregational Church of Cornwall
- First Congregational Church of Rockport, MA
- Loreta Joy Fix
- Margaret Flickner
- Pedro Flores
- Esther Flores
- Richard Forsyth
- Barbara B. Foster
- Donald & Diana Franklin
- Richard Freeman
- Rafael Fuentes
- Ben Fujita
- Pauline Fumagalli
- West Funk
- Benjamin Quiambao Garcia
- Emmie Gay
- David George
- Yeva Germanishkis
- Anthony Golden
- Yelena N. Golod
- Michelle Goo
- Marian Goodhart
- Isaline U. Goodridge
- Beatriz Gorospe
- Bert Gourdin
- Dorothy M. Gray
- John Grickas
- Humberto Guevara
- Teresita Guevara
- Sun Kum Ham
- Siamak Hamedi
- Sung S. Han
- Reba M. Hannay
- Anita Hasegawa
- Health & Human Services Charities of America
- Belen & Dominador Hebreo
- Melissa Heddon
- Loretta Heidt
- Ahmad Hendessi
“It feels good to give back financially and to be an RHF Team Giver. Sometimes little things can make a big difference.”

Collen Adams
Executive Secretary
RHF National Headquarters

Ana Elba Henthorn
Mario Dejesus Hernandez
Jan H. Hilander
John Daniel Hinkle
Louise Lowe Hogan
Warren Holding
Victoria & Mark Holland
Sharon Hua
Shou S. Huang
Robert & Patricia Huber
Eunice W. Hutton
Lydia S. Ilano
Immanuel UCC
Violeta Inocencio
Mr. & Mrs. Frank G. Jahrling
Flora Jansen
Rose Marie & William Jeske
Maria R. Jimenez
Miguel Jimenez
Andrew Joh
Carlos & Pam Johnson
Karen Johnson
Ruth I.S. Jones
Dong Hwan Joo
Dr. Laverne & Ginger Joseph
Jonathan Joseph
James & Young Jung
Valeria S. Kamenetskaya
Mary Kammrath
Bong Seok Kang
Robert Kariger
Tiffany Karlin
Agha Brar Katal
Rev. Donald I. Kaufman
Joan Kay
Zilla Kenna
George Kennedy
Helene Kereluk
Sang Rak Kim
Young & Yon Kim
Young Jun Kim
William Kim
Chong Pom Kim
Yim Sik Kim
Jung Ja Kim
Hak Sook Kim
Noel S. Kim
Byung Il Kim
Young S. Kim
Soo Y. Kim
Jung Kyun Kim
Jee T. Kim
Chun Chong Kim
Mr. & Mrs. Donald King
Geneva L. Kinser
Patricia Klopp
Young-Kuk & Bo Bai Ko
Rev. Robert Koepcke
Antonina Kolesnikova
Anita Kristiansson
Kenneth Kuan
Ki Soon Kyong
Henry Langreder
Doris Lapostol
Lydia Leary
Bryant Bang Lee
Charls Choljai Lee
Sang Im Lee
Dong S. Lee
Yeun Yi Lee
In Soon & Hwa Lee
Young Wha Lee
Byung Ai Lee
Karen Leitch
Mary Jane Lemire
Carolyn W. Lester
Dorothy Lester
Virginia Leveque
Patricia Lind
George Lind
Adelina S. Lindo
Longfellow Plaza Residents & Staff
Mary Jo Longo
Mercedes H. Lopez
Lisa A. Lopez
Los Altos UCC
Maria Lozano
James Mana
Anecita Mangaron
Behan Mangiari
Richard & Corrine Marcello
William & Ellen Matten
Peggy Matthews
David & Susan McCurdy
Martin McGann
Janice M. McNeill
Dr. & Mrs. Dailey A. McPeak
Mario Medina
Scott & Jane Medling
Walter Medling
Flora Mejicanos
Emilia Menacho
Lenora Miles
Rev. Ervin Milton
Andrew Mintzer
Hanae Miura
Ruthie Mobley
William H. Moncrief
Elisa Del Rosario Monzon
Stacey Moore
Fatemah Haji Moradi
Emily Mote
Rev. & Mrs. David Moyer
Stephen Moyer
Christopher Mullen
Sheila M. Murphy
Kathleen L. Murrin
Gadarina Najarian
Network for Good
Lois J. Nicholas
Mansoureh Nikhani
Tonya Nobbs
David & Hakyun Noh
Beverly Ann Northrop
Frances Nuhn
Betty Oeri
Sun Yang Oh
Chang Nam & Un Suk Oh
Dan O’Hare
Mary O’Neill
Berdia Oquinn
Maria Orozco
James Owens
Greg Oyzn
Pacific Inn
Myong Hui Pak
Pong Suk Pak
Suk Ran Pak
Bo Ock Pak
Ernesto & Adoracion Pantilo
Carmen Parenzuela
Do Won Park
Young Shin Park
Seung Eun Park
Dennis & Meghan Parker
Eric Parnes
RHF Foundation Approved As a Combined Federal Campaign (CFC) Member

In the summer of 2015, 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.
RHF Foundation, Inc. supports the work and mission of Retirement Housing Foundation by raising, managing and disbursing charitable funds. Funds are used for the creation, preservation and maintenance of affordable housing and resident benevolence programs.

**RHF FUNDS**

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

- **Affordable Housing Funds** - Helps preserve and build RHF affordable housing communities. Currently two special named funds also provide resources for affordable housing:
  - The Laverne R. Joseph Affordable Housing Fund, established by our Board of Directors in honor of our current President and his accomplishments to further RHF’s mission.
  - The Clark Harshfield Affordable Housing Fund, established in honor of one of RHF’s founders.

- **Resident Benevolence Fund** - Offers assistance to residents who desperately need help. Currently one special named fund also provides resources for resident benevolence:
  - Jean Moore Warrick Endowment Fund for Resident Benevolence, established in memory of a RHF national board member who dedicated 25 years of volunteer service to making a difference in residents’ lives.

- **Youth Education Scholarships** - Aids children and young adults living in RHF family communities with the expenses of books, supplies, tutoring services and college tuition.

- **Toys for RHF Kids** - Provides holiday toys and gifts to more than 850 children and young adults living in RHF family communities.

- **Project H.A.N.D.S.** - Provides crafting materials and supplies for RHF residents to create items to donate back to their local communities and non-profit organizations.

---

### 2015 Designation of Gifts to the RHF Foundation

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing Funds</td>
<td>25%</td>
<td>$105,728</td>
</tr>
<tr>
<td>Resident Benevolence Fund</td>
<td>70%</td>
<td>$302,249</td>
</tr>
<tr>
<td>Other</td>
<td>3%</td>
<td>$14,504</td>
</tr>
<tr>
<td>Toys for RHF Kids</td>
<td>2%</td>
<td>$7,985</td>
</tr>
<tr>
<td>Youth Education Scholarships</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Our Donors

“It has become a tradition for my wife and me to give to RHF’s Toy Drive every year. It is our family’s way of helping put smiles on the faces of deserving children during the holidays and to remind them that there are people, who they may not even know, that care for them.”

Bailey Walker
Project Development Financial Analyst
RHF National Headquarters

DONATIONS TO RHF COMMUNITIES

The following donors made monetary or in-kind donations to the corresponding RHF community from January 1, 2015 to December 31, 2015.

Anaheim Memorial Manor
Anaheim, CA

Fantastic Flooring Company

Angelus Plaza
Los Angeles, CA

Soledad Alfaro
All Temperatures Controlled, Inc.
Angelus Mini Market
Angelus Plaza Chinese Resident Club
Angelus Plaza Korean Resident Association
Angelus Plaza Latin American Club
Angelus Plaza Sewing Club
Applied General Agency, Inc.
Franco & Erlinda Arcebal
Katherine Armijos
Asian Business Association
Barragan Solid Waste Compactors
Bellwether Enterprise Real Estate Capital, LLC.
Benrich Services
Judith Brown
Teresa Burton
Doris Caciano
Diana Cardenas
CareMore Health System
Reggie Casilang
Christina Cerrato
Henry Cerrato
Henry & Mary Alice Cisneros
City National Bank
City of Los Angeles
CityView
Community Dynamics
Decker Lighting Supply, LLC

Angelus Plaza
Los Angeles, CA

Arlene Denny
Chantal Denny
Andres G. Diaz
Eva Care Group
Joyce Furlough
Good Samaritan Hospital
David Gubser
Mr. & Mrs. Mario Hall
Harley Ellis Devereaux
Hathaway Dinwiddie Construction
Lisa Hayes
HCI Systems Inc.
Janet Heinritz-Canterbury
Irina Herrero
Pedro Herrero
Imperial Shade & Venetian Blind Co.
Integro Insurance Brokers
IPMTECH Pest Management Inc.
J & M Janitorial Supplies
Won Mo Kang
Katz Children’s Trust
Kawada Company of America
Hae Weol Kim
Jeannie Kim
Ok Kee Kim
Sun Yi Kim
Terry & Jeannie Kim
Mu Sun Koo
KTGY Group
L.A. Council of Filipino Americans
LASigns
Mary Young Lee
Phoebe S. Liebig
Dr. Richard Lieboff

Angelus Plaza
Los Angeles, CA

Tedoro A. Lineses
Linked In
Lockton Insurance Brokers, LLC
LTSC Community Development Corporation
Nicholas Mego
Stephanie Milano
Miley’s Beauty Salon
Jeong Hee Nam
Noon Downtown Group
O.D. Inc.
Jodi Odell
Bob Okajima
Olive Hill Pharmacy
Open Bank
OTIS Elevator Company
Pacific Tank Services
Kyung Won Park
Sandra Perdomo
Ping On Pharmacy
Pro Wash
Chris Ragon
RF Technologies
RHF
Risk Mgmt Specialist Inc.
SCS Engineers
Chung Ho Shin
Sierra Club (Angeles Chapter)
Byung-Sun Sin
Jae S. Sin
Bae Jeong Soon
Sean Spear
Neung Ja Suh
Ten Advertising
The Harry & Jeanette Weinberg Foundation
Tour World Inc.
Bonnie Tseng

Angelus Plaza
Los Angeles, CA

TTG (TMAD Taylor & Gaines)
U.S. Bank
ValleyCrest Landscaping Companies
Margaret M. Wang
Richard Washington
Westport Construction, Inc.
Alfred Wong
Jung Hwa Yoo
Mimi Yu

Auburn Ravine Terrace
Auburn, CA

Linda Clark
Catherine Lentz
Sue Schindler

Barringer Gardens
Charlotte, NC

Perry Glenn
Chris Ragon

Bennett Place
Pittsburgh, PA

Panera Bread

Benson Manor
Smyrna, GA

Bridget Kurt

Bixby Knolls Towers
Long Beach, CA

Greta F. Koehler

Broadwood Terrace
Los Angeles, CA

Imperial Shade & Venetian Blind Co.

Camelot Village
Council Bluffs, IA

Richard Smith

36
The Carolinian
Florence, SC
Ethelda Triumpho
Casa De Triunfo
Prescott, AZ
Salvatore & Julie Longo
Linda McConnell

The Cloisters
DeLand, FL
Geraldine P. Barr
Mary Lou Bauer
Todd & Susan Bauerle
Mildred Bee
Rebekah Bostic
Judith Clapp
Sharon Cutler
John Don
Dorothy Foster
Barbara Goebel
John Grimshaw
Darrow Hartness
Suzanne Hartness
David Harvey
Ulric Henegar
Marilyn Jacobs
Ralph M Jacobs
Edwin Kuhn
Walter Lougehee
Jane Mclarty
William Redden
Cecelia K. Reddy
Ysolina Robidere
Rita Ross
Doris Sanders
Gwyndelon Sanz
Joan Taylor
Kathryn Trahan
Arlene Wagner
Frances Webb
Sally White
Diane Wien
Martha Wiggins

The Concord
Pasadena, CA
Panera Bread
Courtenay Springs Village
Merritt Island, FL
Anonymous Donor
Crenshaw Gardens
Los Angeles, CA
UNIDAD
Union Bank
Darson Marie Terrace
San Antonio, TX
Cook Construction, LP
M Group Architects
Rosin Group Inc.
Wells Fargo Bank Foundation
Donald Jordan Manor
Garden Grove, CA
Arms Construction
Fantastic Flooring Company
Gold Country Retirement
& Health Care
Placerville, CA
Cheryl Rowell
Joan & David Weinbaum
Morris & Claire Weinbaum
Peter Nicholas Eyre
Harbor Tower
San Pedro, CA
Advance Fire & Sound Inc.
Benrich Services
Citadel Security, Inc.
Duthie Electric Service Corp
IPLAZA Pharmacy Inc.
Latin American Pest
Exterminating Co.
Lomitas Health Mgmt Inc.
Pasco Doors
Stephens Plumbing & Heating Inc.
T & G Vending
WASH Multifamily
Laundry Systems
Harvest Pointe
Loveland, CA
Goltz Asphalt Company
John & Pamela Taylor
Independence Square
Evansville, IN
American Sanitary
Los Arcos
Poway, CA
99¢ Only Stores
Applied General Agency, Inc.
Costco
Los Arcos Residents
Mabel Meshack White Manor
Dallas, TX
Sherry Brisco
Lisa Castillo
Marple Manor
Modesto, CA
MACHCO
Mayflower Gardens
Lancaster, CA
Wells Fargo Foundation
Monona Meadows
Monona, WI
Wisconsin Conference - UCC
North Capitol at Plymouth
Washington, DC
National Federation of the Blind DC
Olson Rotary Village
Delano, CA
County of Kern
Delano Rotary Club
Paloma Terrace
Los Angeles, CA
Westport Construction, Inc.
Park Place
Seattle, WA
Costco
Era Living Broadview
Iatros, Inc.
Microsoft
Microsoft Matching Gifts Program
Oxygen Services NW
Adrian Pendergast
Rainier Valley Rotary Club
Seattle Humane Society
The Benevity Community
Impact Fund
Maria Tran
Women’s Shelter Jewelry Project
Pilgrim Tower North
Pasadena, CA
Attentive Care
Fantastic Flooring Company
Forever Active
Dr. John Kim
Parks Painting
Pioneer House
Sacramento, CA
Katherine Kiehn
Plymouth Square
Stockton, CA
Mr. & Mrs. Thomas Mah
Michael Sean Pinola
Dr. & Mrs. Edward Toy
Mr. & Mrs. Jimmy Toy
Mr. & Mrs. George Wang
Christopher L. Whlidal
Dorothy Wong
Constance & Gloria Young
Richardson Manor
Milwaukee, WI
Wisconsin Conference - UCC
WHEDA
St. Catherine
Florissant, MO
Madelon Newman
Stone Creek Village
Phoenix, AZ
J.E. Benton
Towers at Crooked Creek
Indianapolis, IN
Dominos Pizza
Valley View
Manitowoc, WI
Florence Luecker
Valley View Residents
West Foundation Inc.
Wisconsin Conference - UCC
Yellowwood Terrace
Clarksville, IN
Adaptive Companion
Adrienne & Co. Bakery
Advanced Pest Management
Amedisys
Brickman Group
Chuy’s Resturant
Clarksville Parks & Recreation
Evergreen Funeral Home
Exact Care Pharmacy
General Pest
Hangers Pharmacy
Jetz Laundry Service
Kentucky Fried Chicken
Kort Home Health Care
KV Flooring
Lil Ceaser's
Longhorn Steakhouse
Mathes Pharmacy
McAlister’s Restaurant
MD2U
Murphy Elevator Company
Nance’s Floral
Norton & Associates Plumbing
Nu Motion
Olive Garden
Papa Murphy’s
Texas Roadhouse

Celebrating 55 Years of Changing Lives | RHF
In Memory Of . . .

... Kris Amberg
Cheryl J. Howell

... Irene Armstrong
Mary Jane Lemire

... Robert Baumer
Dr. Laverne & Ginger Joseph
Beverly Ann Northrop

... Josephine Breese
James Owens

... Robert Caban
Lana Caban

... Rex & Gertrude Chapman
Mr. & Mrs. James W. Collinson

... Jack Christy
Mr. & Mrs. Donald King

... Dr. Thomas H. Coode
Dr. & Mrs. Jack F. Bauman

... Helen Eakin
Joan & David Weinbaum

... Deborah Emanovsky
Patricia Day

... Grace Hilander
Jan H. Hilander

... Mary Ellen Kilsby
Rev. Dr. Norma & Col. John
DeSaegher (USA Retired)

... Lawrence Lee
Conde & Hay Bing Chan
Stanley & Christine Chan
Vickie Chow
Alice Hong
Mr. & Mrs. Thomas Mah
Michael Sean Pinola
Dr. & Mrs. Edward Toy
Mr. & Mrs. Jimmy Toy
Mr. & Mrs. Georg Wang
Mr. Christopher L. Whildal
Dorothy Wong
Constance & Gloria Young

... Donald Lindemann
Katherine Kiehn

... Yuri Masuda (cont.)
Rev. Dr. Robert A. &
Mrs. Christina E. Potter
RHF Advisory Commission
Rev. & Mrs. Harold S. Schultz, Jr.
Dr. & Mrs. Darryl M. Sexton
Dr. & Mrs. John T. Trnka

... David Meyer
Geraldine P. Barr
Mary Lou Bauer
Todd & Susan Bauerle
Mildred Bee
Rebekah Bostic
Judith Clapp
Sharon Cutler
John Don
Dorothy Foster
Barbara Goebel
John Grimshaw
Darrow Hartness
Suzanne Hartness
David Harvey
Ulric Henegar
Marilyn Jacobs
Ralph M Jacobs
Edwin Kuhn
Walter Lougheed
Jane McLarty
William Redden
Cecelia K. Reddy
Ysolina Robidere
Rita Ross
Doris Sanders
Gwyldeoln Sanz
Joann Taylor
Kathryn Trahan
Arlene Wager
Frances Webb
Sally White
Diane Wien
Martha Wiggins

... Tom Mills
Dola Albusche

... Elizabeth W. Moncrief
William H. Moncrief

... Pedro A. & Maria A. Moreno
Paula Suchy

... Antonio Moreno-Dillon
Paula Suchy

... Elfriede Morris
Katherine Kiehn

... Ivo Pesetti
Grazia D’Amato

... Arnold Rowell
Cheryl Rowell

... Karen Rudd Davis
Donna Rudd

... Rev. Harold Schultz, Jr.
Billy & Donnelle Atkinson
Dr. & Mrs. Jack F. Bauman
Gregory M. Burke
California Society of CPAs (CalCPA)
Richard Crouse
Rev. Dr. Norma & Col. John
DeSaegher (USA Retired)
Andrew & Arlene DuBoff
Mr. & Mrs. Raymond E. East
Jeff & Jill Egertson
Stephen & Laurel Epstein
David & Edna Ethington
Wayne & Judy Everett
Richard Forsyth
Donald & Diana Franklin
Ben Fujita
David George
Melissa Heddon
Warren Holding
Cheryl J. Howell
Robert & Patricia Huber
Mr. & Mrs. Frank G. Jahrling
Carlos & Pam Johnson
Dr. Laverne & Ginger Joseph
George Kennedy
Mary Jo Longo
Martin McGann
Dr. & Mrs. Dailey A. McPeak
Scott & Jane Medling
Walter Medling
Andrew Mintzer
Dan O’Hare
Dennis & Meghan Parker
Eric Parnes
Rev. Dr. Robert A. &
Mrs. Christina E. Potter
Michael J. Profumo
Richard Robinson
Dr. & Mrs. Darryl M. Sexton
Stewart M. Simington
Jennifer A. Staley
William & Utta Tellini
CHHSM
John & Marjorie Thomas
Dr. & Mrs. John T. Trnka
Michael Ueltzen
Rev. Russell Viehmann
Ralph Weinberger
Allen Weltmann
Nancy Wilson
Paula Suchy
John Tabaka
Our staff members perform important daily duties to make shelter and service a reality for the 20,000 people we serve. Staff members who additionally choose to voluntarily support RHF Foundation, Inc. through monetary and in-kind donations are contributing to the fiscal health of our mission. We are extremely grateful for their voluntary 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 2015:

Carlos Adame
Collen Adams
Valerie Agoos
Angelique Ajala
Mario R. Alaniz
Celia Alvarado
Andrea Alvarez
Robert Amberg
Shana Anders-Hastings
Jonas C. Angeles
Jenny Applegate
Anonymous Donors
Gus Azer
Christine Baca
Merli Baethe
Christina Bagley
Jeanie Barrett
Karín J. Barrett
Nada Battaglia
Barbara Blazer
Maggie V. Bloom
My Tasha Booker
Duncan S. Bradbury
Marc S. Braun
Natalie Brautigam
Takaya N. Brown
Jeanne Bryan
Nancy Bullock-Brake
Chany Bunkhong
Donna Bunkhong
Sheila Calado
Martha C. Camacho
Gabby Cardenas
Adele Carrasco
Christina Cerrato
Rakeem D. Chamberlain
John T. Chandler
Jacqueline D. Chew
Robert Chick
Brenda Chico
Byung Tae Choi
Patrice G. Clark
Mercy Clemens
Bamidele E. Clement
Heather Cline
John Clow
Inez Codeus
Penelope Cook
Leonardo Corpuz
Carmen Covarubias
Vina Dao
Phila Menen
Jennifer Denison
Chantal Denny
Deana L. Denton
Andres G. Diaz
Jacqueline Dizon-Ng
Thanh H. Do
Lisa L. Dolin
Nancy J. Ellis
Maggie Engelberg
Eduardo Enríquez
Robert Esquer, Jr.
Mary Jane Estiller
Veronica Estrada
Nora Fannin
Bob Fard
Michael J. Fauci
tte
Jeffrey Ferguson
Mary E. Filer
Emelyn M. Fillar
Celina M. Flores
Gema M. Flores
Cheryl V. Fontenot
Reina M. Frederick
Deanna Garac
Diana Garcia
Elvira Garcia
Alyssa Gauss
Kevin Gilchrist
Perry Glenn
Laura Goeker
Virginia A. Goldstein
Cathy Gonzalez
Patricia Goris
Rachel Gould
Maria Guerrero
Lissette Guevara
Nelly Haddad
Sherry Haney
Delores B. Harris
Melanie A. Harris
Jennifer L. Hart
Stuart Hartman
Cassandra Harvey
Sandra Haskins
Brittney S. Heard
Grisel Hernandez
Emily P. Hidalgo
Chris Hill
Thuy Hoang
Gregory Hook
Evett Howard
Cheryl J. Howell
Debby Humphries
Stacey R. Hutchinson
Sal Ingroa
Melissa Sims
Kerry A. Jennings
Pamela A. Jennings
Araceli Jimenez
Estra"n
Teresa Johnson
Linda V. Jones
Dr. Laverne R. Joseph
Chris Kasner
Ken A. Kaser
Arvinder P. Kaur
Terese A. Kennedy
Arnold Kim
Diane King
Deborah Kirksey
Sandra Koss
Karen S. Kostrzebski
Dina-Marie Kulzer
Rosa Lara
Pearl Le
Riji Lee
Carrie Lerch
Marco Lemus
Cathy Levario
Flori Lew
Dawn M. Lewis
Lynne Lichtenstern
Teresita Liwanag
Karen Lumeli
Jeela Looney
Rafael Lopez
Daniel J. Lumsden
Cynthia Lyons
Monica Maciel
Brian Magnone
Mark S. Malloy
Genia Manapat
Belen Manfredi
Aenea Marmolejo
Traci Maxwell
Sarah D. McColl
Pam McCarthy
Bill Meert
Ericka Mejia
Rosa Mendez
Miriam Mercado
Emma Miano
Stephanie Milano
Celestina S. Mohabir
Stacey Montero
Rosaundra Morales
Kim Morrison
Phil Mosquee
Kristine L. Murrell
Darlene Nelson
Linda Newsome
Thai Nguyen
Barbara Olivas
Doreatha Page
Jannetta Page
Dongwoo J. Pak
Helen Park
Dejuan Parker
Peter O. Peabody
Gloria Pedregon
Michelle A. Pelham
Alfred Perez
Delores Peters
Ana Pineda
Gloria Plaza
Anders Plutt
Pamela Power
Larethia D. Prince
Gloria Puentes
Chris Purcell
Delores L. Quijano
Chris Ragon
Rosemary E. Ramirez
Sandro V. Ranilla
Debra K. Rapp
Isabel Reyes
Juanita G. Reyna
RHF National
Office Staff Members
Peggy Ricano
Tina Robinson
Cindy P. Rodriguez
Maria G. Rodriguez
Dekeetra S. Rone
Jessica Rosales
Frank Rossello
Glória Ruiz
Katrina Sadangsal
Jacqueline
Salmon-Munn
Dorothy Sanders
Ruth M. Satterfield
Jennifer L. Schrondt
Leah H. Schultz
Wendy J. Scott
Clarence Seale, III
Sibia Seth
Kristin Sharum
Judy Shaw
Luella Shelton
Stephen F. Sherard, IV
Scott Siehr
Amador Sierra, Jr.
Charles J. Skaer
Neil S. Smart
Courtney Smith
Jeannie Smith
Laura Smith
Talia Smith
Pwint T. Soe
Lisa Sok
Staisy Sok
Margaret C. Spiller
Sue Stacey
Ms. Jennifer A. Staley
Lisa A. Stark
Kent Steckbeck
Katr"ia D. Stevenson
Joy Stone
John Stonecipher, Sr.
Deborah J. Stouf
Shannon Sutton
Ta’sha Taylor
Eloisa Tec Jimenez
Karleen Thorpe
Stephanie Titus
Mia N. Tomei
Crystal Torres
Lance Transfiguracion
Daniela Trejo
Janet Tyczkowski
Marcos Uribe
Manuel Valdez
Lorna Valencia
Miriam Valencia
Alexis Vasilchak
Jeanette Villa
William Villanueva
Michael J. Vukovich
Bailey Walker
Florence Webb
Deborah A. Whitehead
Nick Whittle
Joella Willey
Curtis Williams
Brandon D. Wilson
Diane M. Wink
Jill Charlotte S. Yamuta
Randall Yost
Jessica C. Young
Patricia A. Zappone
Sharon L. Young
Randall Yost
Judith Yost
Deborah A. Whitehead
Nick Whittle
Joella Willey
Curtis Williams
Brandon D. Wilson
Diane M. Wink
Jill Charlotte S. Yamuta
Judith Yost
Randall Yost
Sharon L. Young
Patricia A. Zappone
Rebecca L. Zaricor
Teresita Zurbaro

In blue = Sterling Club members-donation via payroll deductions

Celebrating 55 Years of Changing Lives    RHF
Retirement Housing Foundation Corporate Information

Officers:
Raymond E. East, Chairperson
Christina E. Potter, Vice Chairperson
Dr. Darryl M. Sexton, Vice Chairperson
Laverne R. Joseph, D.D., President & CEO
Frank Jahrling, Treasurer
Deborah Stouff, VP of Corporate Records and Corporate Secretary
Cheryl J. Howell, Assistant Corporate Secretary

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

Regional Management Offices

East Coast
7305 Hancock Village Dr., #207
Chesterfield, VA 23832
Tel: 804-715-3025
Fax: 804-318-3902
E-mail: barbra.scherer@rhf.org

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

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

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

East Coast Healthcare
1100 S. Courtenay Parkway
Merritt Island, FL 32952
Tel: 321-452-1233
Fax: 321-452-0743
E-mail: diane.king@rhf.org

Great Lakes
3105 Devonshire Road
Cleveland, OH 44109
Tel: 317-272-0929
Fax: 317-272-0999
E-mail: steven.shroka@rhf.org

North Central
910 E. Hammond
Red Oak, IA 51566
Tel: 712-357-1196
Fax: 712-357-1197
E-mail: emily.hidalgo@rhf.org

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

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

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