RHF
Providing a Place You Can Call Home
The **Vision** of RHF (Retirement Housing Foundation) is a society in which all persons have quality, affordable housing thus reducing the difficult choices which would otherwise need to be made between the basic necessities of life.

The **Mission** of RHF, a national nonprofit organization, is to provide various housing options and services for older adults, low-income families, and persons with disabilities, in an environment which enhances their quality of life - physically, mentally, and spiritually.

RHF is committed to serving its residents and their local communities.
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RHF Providing A Place You Can Call Home

In 2017 Retirement Housing Foundation (RHF) enters our 57th year of service. The theme for this year is, “RHF Providing a Place You Can Call Home.” Tennis star Billie Jean King once said, “Where we live can determine how well we live.” That is certainly true because, unless you have a good place to live, health, education, and opportunities are negatively impacted.

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 is 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.

I frequently receive letters from residents of our communities. Fortunately, most of the letters are complimentary. A year ago, I received this letter from Carmelita Bell from Culver City Rotary Plaza in Culver City, CA. She said, “I have been one month in the hospital. I had an accident and broke my hip. Thanks to God our Lord and our Virgin of Guadalupe, I am walking again. And I know in our beautiful apartments that thanks to generous persons like you I am able to enjoy every minute of my life. May God our Lord continue to bless you for your kindness.”

Last March I received this letter from several residents at Lowell Place Apartments in Bakersfield, CA. They wrote, “You receive a cordial greeting from all of us who live in Lowell Place Apartments in Bakersfield, CA. We are very grateful and happy to live in these apartments with tranquility and security. In our prayers we have them present and ask God the Father to send you more wisdom and long life for each one of you so you can continue helping us and blessing us like you have been doing. These programs that you have created for people like us already advanced in age and who are of low income are a total and complete blessing. I, like many of our neighbors, don’t know how to thank you for your work and your desire to continue helping people who need it. Receive our most sincere wishes from all the residents at Lowell Place. Thanks to all of you and may God bless you all.”

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“The Folks We Meet Along The Way.”

“So, tell me your story.” This is what I will often ask when approaching residents in an RHF Community. Their varied responses allow me to know them better. After listening to their stories, which usually involves where they grew up and how they ended up in the community, I am amazed at some of the answers that come back to me.

This summer while celebrating RHF’s 55th anniversary at Angelus Plaza in Los Angeles, I sat next to a gentleman who was also on the program. He was wearing an American Legion hat with a pin on it that said WWII. I asked if he had served in the U.S. Armed Services during the war, and I also noticed that he spoke with a slight foreign accent. “Yes, I served with the Philippine Guerillas, aiding the Americans in the jungles fighting the Japanese.” I thought this man is truly an American hero.

Franco Arcebal and his wife Erlinda had moved into Angelus Plaza several years ago after a long waiting period. We spoke at length, and I felt great respect for this man. I was proud to know that he and his wife now have a safe and secure place in which to live.

Just this fall at a community in Indiana, I spoke with a lady who had worked in the Presidential campaign of Senator Hubert Humphrey, and she shared several stories that I had not heard before about him.

A couple of years ago in the Dallas area, I encountered an African-American woman in her early nineties originally from Ohio. She shared that she had been the only person of color in her high school class.

I often photograph our residents and the images are used in our corporate printed material and website. By listening to their stories, I help put them at ease. I am often asked by my friends, “Why after 20 years do you keep serving this mission?” Well, when an elderly person takes you by the hand and says, “Thank you. If I did not live here, I don’t know where I would be,” that is why our board loves to serve others in this mission. Rest assured, because of RHF many folks across this great nation will have a safe, secure and comfortable home in which to lay their heads tonight.

Raymond E. East, RHF Board Chair

Then in July, this letter from Mikki Randolph a resident of the Towers at Crooked Creek in Indianapolis, IN. “Having just received my Unified Tax Credit for the Elderly, I can’t think of a better way to express my appreciation as well as celebrate RHF’s 55th and the Towers at Crooked Creek 35th anniversaries than to pass it forward. I am so grateful to be able to live in this affordable senior housing made possible through the tireless work of both RHF and TCC management. I look forward to your visit in October.”

As I said last year, it’s impossible to keep everybody happy and pleased, but for the most part I think the residents of our communities are grateful for a place they can call home.

As we celebrate 56 years, this annual report provides the summary of 2016 and what we anticipate for 2017. While the financial reports cover the period from October 1, 2015 through September 30, 2016 (our fiscal year) and Philanthropy covers the period from January 1, 2016 through December 31, 2016, my report covers the period from February 1, 2016 through January 31, 2017.

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• We celebrated our 55th Anniversary in February 2016 with a national management training conference for market rate and healthcare executive directors, directors of nursing and assisted living, as well as affordable housing managers from all of our regions. The management training conference and meeting of the corporate members and anniversary banquet were held at the Westin Hotel in Long Beach.

The annual meeting worship service was held at First Congregational UCC in Long Beach. Our speaker was the Rev. Dr. Martin Copenhaver, President, Andover Newton Theological School. We had a combined choir of RHF team members and choir members from First Congregational UCC, Curtis Heard Director, Los Altos UCC, David Joseph Director, and Second Samoan Church, Maina Faiai Director. Marc Dickey, First Congregational UCC organist, accompanied the choir and provided wonderful music for the service.

At the annual meeting we conducted corporate and entity business (RHF has responsibility for more than 330 entities), and we welcomed delegates from RHF community boards as well as 11 United Church of Christ (UCC) Conference Ministers and representatives.

At the business meeting, David Ethington was re-elected to the RHF Board, Class of 2017, and John Bauman, Norma DeSaegher, Christina E. Potter, and Stewart M. Simington were re-elected to the RHF Board, Class of 2019.

At the 55th anniversary banquet several awards were presented.

• The Friend of the Elderly award was presented to the American Seniors Housing Association (ASHA), and President/CEO David Schless was present to receive the award. ASHA is comprised of senior executives from the nation’s leading developers, operators, and financiers of purpose-built, professionally managed seniors housing. ASHA provides thought leadership related to quality and innovation, advances research, strategic business information, and influences legislative and regulatory matters.

• The 2016 Resident of the Year was Barbara Sebree from the Towers at Crooked Creek, Indianapolis, Indiana. Barbara has been a resident for 20 years and served as president of the resident council for eight years. During her time as president, she worked diligently to enhance the lives of the residents with activities that encouraged residents to stay active. She organized several trips such as casino outings, nights at the theater, and dinners at local restaurants.

• Our Manager of the Year was Richard Bates from Great Plains Housing, North Platte, Nebraska. Rich has been the manager of Great Plains Housing since January 2000. It is a community for those with chronic mental impairment in the western Nebraska town of North Platte.

Rich is the only employee at Great Plains Housing, so he splits his time between being manager, maintenance, and taking care of the grounds. He consistently maintains 100% occupancy. The REAC scores at Great Plains Housing have been in the 90’s since Rich started working there and his most recent score was a 99a. He is very conscientious of his job and the residents. He is always looking for ways to save money, and was the first manager in his region to introduce LED lighting into his community.

• Our Volunteer of the Year was Samire Elhouty from Angelus Plaza, Los Angeles, California. Samire has consistently provided valuable pro bono legal consultation to low-income, at risk Angelus Plaza residents and community elders since he moved to the Los Angeles area, logging more than 1,000 hours at the time of the award.

Samire firmly believes that professional intervention can empower seniors to navigate a daunting bureaucracy. He is an attorney with the Los Angeles office of Borton Petrini, LLP. He received his undergraduate degree from the University of California, Los Angeles (UCLA) and attended Cornell Law School where he received his J.D.

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Providing A Place You Can Call Home

American Seniors Housing Association
David Schless
President & CEO
Friend of the Elderly

Barbara Sebree
The Towers at Crooked Creek
(Indianapolis, IN)
2016 Resident of the Year

Samire Elhouty
Angelus Plaza
(Los Angeles CA)
2016 Volunteer of the Year

Richard Bates
Great Plains Housing
(North Platte, NE)
2016 Manager of the Year
• Our Local Community Board Member of the Year was L. Miles Snyder, Cathedral Pioneer Church Homes Board, Sacramento, California. Mr. Snyder is the longest actively serving Board member to ever serve on a local community board. Sacramento was the site of the first RHF church-related, nonprofit, affordable senior housing project. In the late 1960’s, leaders of two historic congregations, Pioneer Congregational (UCC) and Trinity Episcopal Cathedral, formed Cathedral Pioneer Church Homes. They partnered with government officials to leverage public funds to construct both Trinity House and Pioneer House.

Miles joined the local Board in 1972, as it successfully strove to build Pioneer Towers. Miles has said that he has a heartfelt Christian commitment to serve the residents of these homes and their loved ones. He is convinced that providing safe, caring, and affordable housing for seniors and the disabled make life better for all. A Yale and U.C. Berkeley graduate, Miles has maintained a one-man law practice in Sacramento for 55 years. He remains active at Trinity Episcopal Cathedral and historical societies. He was Founding President of the Sacramento County Public Library Foundation.

• RHF’s first Social Service Coordinator of the Year award went to Christy Sadler from Pecan Place, Bonham, Texas and Towne Creek Apartments, McKinney, Texas. Christy began employment with RHF as a part-time service coordinator at Pecan Place in Bonham, Texas in July of 2007. When she heard about the opening at Towne Creek Apartments in McKinney, she joined that team in September of 2008. She splits her week between both communities.

Christy has arranged for health fairs, advocated for her residents when the city bus route was going to be eliminated at both locations and successfully got it reinstated. Knowing how lonely the holidays can be for some, she secured Easter baskets and Thanksgiving baskets for her residents. She arranged for local girl scouts to come in and interact with her residents. When the TV went out at Towne Creek and the DVD player went missing, she emailed all of Towne Creek’s contacts, and the McKinney Fire Department donated a TV and an anonymous donor provided a new DVD player. When Christmas came around, she again emailed contacts and secured a Christmas tree for Towne Creek. She advocated and got Towne Creek signed up as a meal congregate site with Meals on Wheels. Christy exudes a calm, professional personality that both residents and staff appreciate. She is available at both sites when a crisis erupts and she is just a phone call away for both property managers at all times.

• A President’s Award was presented to the Rev. Dr. Paul H. Sherry, former President of the United Church of Christ (UCC), currently serving as President of Interfaith Worker Justice, a national faith-based body committed to stand alongside of and to work in support of working people and families. Additional positions previously held by Dr. Sherry include: Head of the National Council of Church’s Mobilization to Overcome Poverty, Consultant for the Center for Community Change, Executive Director of Chicago’s Community Renewal Society, Publisher of the Pilgrim Press, Executive Associate for Planning and Strategy of the United Church Board for Homeland Ministries, Executive Secretary of the Council for Higher Education of the United Church of Christ, and Editor of the Journal of Current Social Issues.

In 2014 he served as the Transitional Operations Minister of the Riverside Church in New York City. Through the years he has led or participated in campaigns on behalf of people of color, the working poor, welfare mothers, the physically and mentally challenged, and gay, lesbian, and transgendered people. While serving as the President of the UCC, a primary theme of his presidency was that of, “Building a World Fit for Children.” We recognize Rev. Sherry’s leadership within the United Church of Christ and his support of health and human service ministries including Retirement Housing Foundation.

• A Chair’s Citation was presented to the Deaconess Foundation, a private foundation committed to helping Cuyahoga County Ohio’s most disadvantaged residents prepare for, get, and keep jobs. President and Chief Executive Officer Deborah Vesy accepted the award on behalf of the Deaconess Foundation.

She previously held the positions of Associate Director and Chief Financial Officer and has been with the Foundation since its inception following the sale of Deaconess Hospital in December 1994.
Rev. Dr. Paul H. Sherry  
2016 President’s Award

Christy Sadler  
Pecan Place/Towne Creek  
Bonham & McKinney, TX  
2016 Social Service Coordinator of the Year

L. Miles Snyder  
Cathedral Pioneer Church Homes Board  
(Sacramento, CA)  
2016 Local Community Board Member of the Year

The Deaconess Foundation  
Deborah Vesey  
2016 Chair’s Citation
Deaconess Foundation then transferred three affordable housing communities to RHF. Deborah is a member of the Board of Philanthropy Ohio and College Now Greater Cleveland. She is also a member of the President’s Visiting Committee of Case Western Reserve University, the In Counsel with Women, and serves on the Advisory Board of the Foundation Center, Cleveland. Deborah previously served on the Boards of El Barrio, BVU: The Center for Nonprofit Excellence, and Cleveland Leadership Center. She is a graduate of the Leadership Cleveland Class of 2006. We recognize her generosity and commitment to affordable senior housing and services in the greater Cleveland community.

Transitions

- Rev. Dr. John Trnka retired from the RHF Board of Directors after 33 years of service to RHF and our communities, including several terms as Board Chair. Shirley Trnka retired from the Advisory Commission where she had served since its founding in 1995, and also served as Chair for several terms.
- Our friend Jay Schochet passed away. He helped with the first syndication of Angelus Plaza and was instrumental in RHF’s acquiring most of our affordable housing in New England.
- During this past year the following Board and Team Members passed away: Maycie Herrington, Bixby Knolls Health Center, and Board member Milt McGill, Congregational Tower. Team members included Pamela Baird, University Center; Dennis Brown, Corporate; Juan Cobo, Philip Street Apartments; Tita Navasca, Plymouth Square; Judy Williams, Anaheim Memorial Manor; Jackie Wilson, Colonial Gardens; Charlene Guest, Gold Country; Arthur Hanley, Esperanza Apartments, Ferdinand Dados, Gateway; Elena Martinez, Angelus Plaza; Deborah Galmore, Courtenay Springs Village; Mary Gallingane, The Cloisters; and Sheneeka Randle, Bishop’s Glen.
- Promotions and transfers included Rosa Serrano to Manager at Broadwood Terrace and St. James Park; Chris Ragon to Vice President of Communications; Nancy Graybill to Manager at Deaconess Krafft & Zane Center; Svitlana Voronyuk to Manager at Deaconess Perry Center; Bailey Walker to Senior Financial Analyst; Delores Peters to Manager at Amistad Plaza; Diana Pro to Service Coordination Assistant; Chany Bunkhong to Accounts Payable Specialist; Ricardo Arroyo to Budget Analyst; Crystal Torres to Assistant Occupancy Manager; Talia Smith to Junior Accountant; Kristal Olera to Administrator at Angelus Plaza; Lisette Guevara to Accounts Payable General Clerk; Wendy Scott to Manager at Lomita Kiwanis Gardens; Adele Nesser to Manager at Harvest Pointe; Princess Sawyer to Manager at Barringer Gardens; Loren Perrigo to Occupancy Specialist; and Mandy Fischer to Manager at Villa at Sacred Heart.
- Retirements included Shirley Mikich, Receptionist, Gold Country; Peggy Bell, Janitor, Maple City Square; Flordine Fendley, Occupancy Clerk, Mayflower II; Michael McElroney, Administrator, Towers of Jacksonville; Mariano Padilla, Maintenance Technician, Harbor Tower; Elias Rodriguez, Maintenance Supervisor, College Villas; Pamela Shafer, Service Coordinator, Westover Manor; Harold Tinsey, Janitor, Mill Pond Manor; Patricia Boyd, Activities Director, Pioneer House; Kate Whitehouse, Executive Director, Pioneer House; Geraldine Jackson, Housekeeper, Bishop’s Glen; Linda Lowe, Certified Nursing Aide, Bishop’s Glen; Nars Yasi, Certified Nursing Aide, Bixby Knolls Health Center; Cynthia Wagner, Licensed Vocational Nurse, Auburn Ravine Terrace; Mildred Davis, Beautician, Westminster Village; Charles Graves, Assistant Director Maintenance, Westminster Village; Patricia Robinson, LPN, Westminster Village; Karen Hotaling, LPN, The Cloisters; and Carren Mulford,LPN, The Cloisters.
- We had approximately 1,240 applicants apply for positions at our communities.
- We thank our 2,861 team members including 70 Schochet Companies employees who serve our New England properties, our 205 national and local board members and 39 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. One hundred two of our team members work in our national headquarters in Long Beach, California and 12 in our regional offices. Two of our team members have between 40 and 50 years of service; 28 between 30 and 39 years; 114 between 20 and 29 years; 455 between 10 and 19 years; 379 between five and nine years; and 1,813 between one and four years. 1,697 of RHF and Schochet employees are full time.
Rev. Dr. John Trnka served on RHF National Board of Directors for 31 years. Shirley Trnka served on the National Advisory Commission since its inception in 1995.

National Board Chair, Raymond East with RHF Founder Rev. Reinhold Klein and Rev. Dr. John Trnka at the renaming of Laurel Park Manor to Klein Manor in honor of Rev. Klein and his wife, Lydia.

The Towers of Jacksonville is located in Jacksonville, FL and just completed a major rehab.
• Hired a new Internal Audit Manager, See See Young, and a new East Coast Regional Manager, Barbra Scherer.

• Added Great Lakes Region and hired Steven Shroka, Regional Manager.

• Laurel Park Manor, Los Alamitos, CA, was renamed Klein Manor in honor of Rev. Reinhold and Lydia Klein. Reiny was one of RHF’s three founders in 1961, and served as Executive Director from 1961 to 1966.

• Judy Shaw serves on the Board of the American Association of Service Coordinators Southern California Chapter. 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 the National Affordable Housing Trust (NAHT) and the Stewards of Affordable Housing for the Future (SAHF).

LaVonne Mickelson serves on the Board of LeadingAge Indiana, and Stuart Hartman was invited to serve on the Board of LeadingAge California.

VP Treasury Brian Magnone was invited to serve on the Board of the UCC Cornerstone Fund. The UCC Cornerstone Fund helps UCC churches to refinance as well as to finance construction to meet their congregation’s needs.

Robert Amberg serves on the American Bar Association’s Nonprofit Organizations Committee.

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

• We continued to meet all key financial covenants, including the Obligated Group.

• We completed our first year with our new Information Technology vendor, Prelude Services, and so far it has been a success. We started significant work on certain initiatives in the areas of disaster recovery and electronic health records among others.

• We are utilizing an outside vendor (PlanSource) to comply with the Affordable Care Act (ACA) regulations. Of course, no one knows how things will change in 2017 with the new administration.

• We upgraded our NOVAtime payroll and attendance software and locked in favorable costs for the next five years.

• In the past year, we completed hundreds of audits, tax returns, budgets, and healthcare cost reports within required deadlines for all of the communities and legal entities that we manage.

• The Payroll department processed payroll for our 2,800+ employees and the Accounts Payable department processed and paid approximately 140,000 invoices during the year.

• We negotiated the restructuring of The Cloisters bond from tax-exempt to taxable status after satisfying a 15-year compliance period.

• Entered into an eight-year interest rate hedge for the RHF Obligated Group bond portfolio.

• Established a $2 million endowment fund in RHF Charitable Foundation in December 2015. The funds are invested at United Church Funds.

• We completed $9 million in renovation work on the Towers of Jacksonville, a 194-unit affordable senior community in Jacksonville, Florida.

• Rehabilitation was completed at several affordable communities: Vistas, West Valley Towers, Richardson Manor and Independence Square.

• Courtenay Springs Village completed extensive exterior rehabilitation and waterproofing.

• We completed and distributed a new Staff Handbook (which is electronic and has hyperlinks to many policies).

• As part of our Wellness Program, employees receive a $50 Target gift card upon completion of an annual physical examination. Over 150 employees have taken advantage of this benefit already.
• Health Insurance renewal was good this year, and RHF absorbed 100% of premium increases.

• We broke ground on Sagetree Terrace in Houston, Texas. This is RHF’s final HUD 202 new construction grant awarded in 2012. Combined with tax credit funding, this senior community will consist of 64 one and two-bedroom apartments.

• Thirty-six communities throughout the country celebrated RHF’s 55th Anniversary and more celebrations are planned in 2017.

• Sixty members of the Christian Community Development Association toured Angelus Plaza as part of the CCDA’s national conference in Los Angeles, California this year.

• We held a dedication event for Paloma Terrace in Los Angeles, California. More than 900 applications were received, over a three-month period, for this 59-unit tax credit community for families.

• We held a dedication event for Sonata at Riverpark in Oxnard, California. This 53-unit tax credit community consists of one, two, and three-bedroom apartments. It is RHF’s 65th community in California.

• RHF is now on Twitter! RHF’s presence on social media now includes Facebook, Twitter, and YouTube. We invite you to visit us on Facebook at www.facebook.com/RetirementHousingFoundation; Twitter at https://twitter.com/RHFoundation; and YouTube.

• We established Google+ accounts for RHF and 16 of our multi-level retirement communities’ websites in our ongoing mission to improve the search engine optimization (SEO) of our websites.

• We have more than 80 persons in our communities who have celebrated 100 or more birthdays. Our most senior resident is Yu Wang at Angelus Plaza, who is 106. This indicates a positive quality of life and health in our communities.

• 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.

• I serve on the Board of CHHSM and Cheryl Howell serves on the Nominating Committee.
• The 55th Anniversary celebration and awards dinner raised $305,200 to provide affordable housing and benevolence programs to older adults, low-income families, and people with disabilities.

• The Toys for RHF Kids campaign provided gifts and gift cards to 1,050 children living in our family communities.

• A $500,000 grant from Wilnor Corporation supported capital improvements at Klein Manor, Los Alamitos, California.

• A $15,000 grant from MUFG Union Bank supported affordable housing in Southern California.

• RHF Charitable Foundation received financial gifts totaling $504,190. Grants to RHF communities and financial gifts received by RHF communities totaled $678,635, for a fundraising total of $1,182,825 in fiscal year 2015-2016. (These figures do not include in-kind gifts received.) Like many nonprofits, we feel 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 or provide the names and addresses of our donors to other organizations. We continue to be registered in all states where we solicit funds.

• The Philanthropy department consulted with 23 RHF communities on grant funding opportunities throughout the year.

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

• We welcomed Immanuel Residences for the Elderly, a 24-apartment community for older adults established by Immanuel UCC in 1960, in Evergreen Park, Illinois.

• We continue to work collaboratively with state associations and other providers on revising property tax statutes in Indiana.

• 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 45 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 $8.7 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 presently also serves on the Board and Claims Committee. We regard our relationship with Caring Communities as one of our best decisions.

• 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. RHF is also a founding member of SAHF. NAHT now contributes funds to support the policy efforts of SAHF while continuing to provide equity to national nonprofit affordable housing developers including RHF. In 2016 NAHT celebrated 30 years of service to nonprofit developers and over 30 years has assisted in raising over one billion dollars of equity for affordable housing.

• 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.

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Immanuel Residences in Evergreen Park, IL joined the RHF family in 2016.

Chloie Moore lives at Harvest Pointe in Loveland, CO and is one of more than 80 RHF residents who celebrated being 100 years or older in 2016.

Independence Square in Evansville, IN just completed major rehab work. It was originally affiliated with Deaconess Hospital and later transferred to RHF.
• Started construction on two new mixed-use projects utilizing 9% tax credits: Crenshaw Gardens (49 family units in Los Angeles, CA) and Crenshaw Villas (50 senior units in Los Angeles, CA). Both projects will have ground floor retail space.

• We are 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 (CCRRG).

• Started rehabilitation on St. James Place (105 family units in Los Angeles, CA) and Binnall House (133 senior units in Gardner, MA).

• Started the public outreach, preliminary design, and environmental impact processes for the development of a 6.5-acre site in Honolulu owned by the Hawaii Public Housing authority (HPHA). The development may include up to 1,000 units of affordable housing, some neighborhood serving retail space, and the redevelopment of HPHA’s corporate offices.

• Submitted Request for Proposal packages for eight sites in Irvine, Los Angeles, and Hawthorne, California.

• The market-rate communities invested $5,749,980 to replace equipment, upgrade and improve existing properties. This includes Americans with Disabilities Act (ADA) upgrades that were required.

• A number of our communities received “Best” recognition. Bishop’s Glen, Holly Hill, FL, received its 26th consecutive year voted “Best in the Area.” The Cloisters, DeLand, FL, was “Best of the West” for the fourth consecutive year. Colonial Heights and Gardens for the fifth consecutive year was voted “Best of Florence, Kentucky.” Courtenay Springs Village was voted “Best Skilled Nursing Facility” in Cocoa Beach and Cape Canaveral, “Best Assisted Living” in Cocoa Beach, Cape Canaveral, Merritt Island, and Melbourne, and for the fourth consecutive year voted “Best Independent Living” in Merritt Island, Cocoa Beach, and Cape Canaveral Area. DeSmet Retirement Community, Florissant, MO, was voted “Best Assisted Living Community.” Gold Country, Placerville, CA, was voted “Best Nursing Homes in California” designation. Mayflower Gardens, Lancaster, CA, was voted “Best Senior Community” in Antelope Valley. Westminster Village, Clarksville, IN, was voted “The Best Retirement Community in the Area” for the sixth consecutive year.

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

Management and Occupancy reviews were performed in 2016 on 31 communities. Two properties received a “Superior” rating: Barringer Gardens, Charlotte, NC, and Plymouth Place, Stockton, CA, which means we have 23 communities that have received "Superior" ratings in their most recent reviews.

Twelve of our affordable housing communities received Real Estate Assessment Center (REAC) inspection scores of 95 and above: Bexton Place, San Antonio, TX; Capital Court, Corydon, IN; Cardosa Village, Sacramento, CA; Independence Square, Evansville, IN; Mason Place, Boston, MA; Mt. Beulah Terrace, St. Louis, MO; Northvale Village, Houston, TX; Prairie Grove Apartments, East Prairie, MO; Providence Place, Salem, OR; River City Residence Club, Sacramento, CA; Village Gardens, Norfolk, VA; Village Pointe, Norfolk, VA.
Crenshaw Villas will be a tax credit community for seniors in Los Angeles, CA when it is completed in 2018.

The beautiful view from a gazebo on Bishop’s Glen campus is one of the many reasons that community has been voted “Best” in the Daytona Beach area of Florida for 26 consecutive years.

Bixby Knolls Healthcare Center has received a 5-star rating from the Centers for Medicare and Medicaid Services for the quality of care it provides.
• We will continue RHF 55th Anniversary celebrations, which began at the end of 2015 and continued through 2016. 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 a part of our much larger family of over 20,500 neighbors in 185 communities with 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 this mission in our nation. The need for what we do just keeps growing and growing.

• We expect two or three new members will join our National Board of Directors.

• We will employ a Senior Vice President of Operations.

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

• We completed due diligence and are in the final stages of getting an approval for acquiring a portfolio of ten affordable family communities in Los Angeles.

• 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.

• In 2017, we plan to request proposals for new or upgraded payroll software as well as accounting software.

• We will complete construction of two new facilities in Texas in February 2017. Darson Marie Terrace has 55 senior units located in San Antonio, Texas, and Sagetree Terrace includes 65 senior units located in Houston, Texas. These two projects were among the last HUD 202 awards in the nation, which RHF secured in 2012.

• We will close the financing, utilizing tax-exempt bonds and 4% tax credits, and start rehabilitation on seven RHF projects: Symphony Plaza East (186 senior units in Boston, MA), Symphony Plaza West (216 senior units in Boston, MA), Culver City Rotary Plaza (100 senior units in Culver City, CA), Madison Avenue Apartments (60 family units in Denver, CO), The Concord (149 senior units in Pasadena, CA), The Carlin (162 senior units in Arlington, VA), and Pauahi Kapuna Hale (48 senior units in Honolulu, HI).

• We expect to acquire Barnwell Apartments, a 33-unit HUD 202 community in Perryville, Missouri, from the Knights of Columbus.

• We will close on twenty 223(f) refinancings in California, Colorado, Nebraska, Iowa, Indiana, and Texas.

• We will submit Request for Proposal packages for potential sites in Aurora and Denver, Colorado, and Compton, California.

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

• We will launch an electronic newsletter. If you are interested in receiving it, please contact us at info@rhf.org.

• We will install a new donor wall in the national headquarters office.

• We will have a significant presence at the United Church of Christ General Synod 31 in Baltimore.

• We will continue to be vigilant in defending the tax exemption for our communities.

For our 55th Anniversary in 2016 we created several banners which are displayed in our national headquarters and are used around the country at dedications and anniversary celebrations. They display a picture and a statement by some of our residents. Here are a few:

“If Park Place didn’t exist I would probably be out on the streets and I don’t think at my age I’d last too long.”
- John “JJ” Boskill, Park Place, Seattle, Washington

“When my sister sees Ingleside Manor, she calls it a castle. She said, ‘This is a castle.’ So I went from being homeless to living in a castle at a price I could afford.” – Flossie Ware, Ingleside Manor, Macon, Georgia
Darson Marie Terrace in San Antonio, TX is a HUD 202/Tax Credit community for seniors and will open in 2017.

Symphony Plazas East and West in Boston, MA will be refinanced and begin a major rehab.

“'You’re independent at Ingleside Manor. You have your own facilities... Moving from a nursing home into Ingleside Manor is kind of like I believe it would be stepping into heaven.”’ - Woodrow Jones, Ingleside Manor, Macon, Georgia

“I came to Bishop’s Glen Healthcare Center through Hospice. From there I moved to assisted living and then to independent living... The nurses at the healthcare center actually saved my life.” - Frances Nuhn, Bishop’s Glen, Holly Hill, Florida

This motivates our mission. We want to provide a place you can call home!

There is a lot of uncertainty as a new administration takes leadership. We are hopeful and we are committed to advocating vigorously for funding for housing and healthcare services. Good affordable housing reduces healthcare costs by providing a better quality of life. We invite all of you to join in this advocacy effort through the Senior Action Network http://www.leadingage.org/seniors-action-network so that more and more people can have a good place to call home.

Laverne R. Joseph
President & CEO
The RHF Difference

RHF is a faith-based, national, nonprofit provider of housing and services for older adults, limited income families, and persons with disabilities; and most of our communities are incorporated as 501(c)3 nonprofit corporations. (The exception would be our tax credit properties, but in those communities the managing general partner is a nonprofit.)

What is the difference between a for-profit and a nonprofit? The basic answer is to follow the money. In addition to growing the business in a for-profit, a positive bottom line 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 13th year we have included a social accountability report with our annual report.

Voluntary and Involuntary Charity

RHF does not evict anyone due to inability to pay. It should, however, be noted that inability to pay and unwillingness to pay are not the same thing.

Benevolent care and rental concessions are voluntary. Write-offs, contractual adjustments, and uncollectible fees are not voluntary, and we must rely upon private pay residents and charitable contributions to make up the difference. Obviously, no organization can remain in existence with a negative bottom line year after year.

• In 2016, we had “involuntary” charity in the form of contractual adjustments from Medicare and Medicaid in the amount of $7,143,170. That is down about $406,000 from the previous year. Also, $685,538 in fees for rent and services were determined to be uncollectible and $4,510,396 in rental concessions were made.

• Through donors’ contributions to the Resident Benevolence Fund, residents received grants of $81,012 to cover a portion of their rent in 2016.

• Support through the Resident Benevolence Fund and concessions enable 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 $12,420,116 compared to $13,179,937 last year.

(Continue on page 22)
Westminster Village Healthcare Center in Clarksville, IN serves as a practicum site for the training of certified nursing assistants, licensed vocational nurses, and administrators in training from local schools.

More than 2,100 jobs were created with the major rehab projects RHF had throughout the country.

RHF’s 2016 management conference in Long Beach, CA hosted all managers and executive directors from throughout the country.
We Contribute to the Economy

- In all, RHF had nine projects under construction and rehab, including Sonata at Riverpark, Paloma Terrace, Towers of Jacksonville, Darson Marie Terrace, Sagetree Terrace, St. James Apartments, Crenshaw Villas, Crenshaw Gardens, and the Binnall House. There were 2,115 jobs created with $25.8 million in wages paid out.
- RHF and our communities made a significant impact on local economies through our local staff. In 2016 gross wages of $80,653,867 were paid in 32 state jurisdictions and 120 local jurisdictions.

Investing in our Future

- Six of our skilled nursing homes provided practicum sites for the training of certified nursing assistants, licensed vocational nurses, and administrators in training from local schools.
- 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 618 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

- Team Givers donated $39,676 to RHF Charitable Foundation through monetary and in-kind gifts throughout the fiscal year.
- 1,862 persons volunteered 94,317 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

- Project H.A.N.D.S.® continues to be the largest organization of volunteers at RHF with 2,564 residents volunteering; 35,326 resident hours volunteered; 684 outside agencies and businesses involved; and 21,834 items donated to homeless shelters, battered women’s shelters, hospitals, and people in need.
- 117,141 persons attended meetings held in RHF community rooms, representing 485 different community groups.
- On a confidential basis, team members are invited, but not required, to report their annual cash contributions and volunteer hours and organizations supported. Based on those who reported, it is easy to project that our team members gave several million dollars and at least 750,000 volunteer hours to several thousand nonprofit entities.

Laverne R. Joseph
Residents at Los Arcos in Poway, CA participate in Project H.A.N.D.S.®

Blankets are made by residents at Pilgrim Tower East in Pasadena, CA for their local shelter.

Making A Difference In Our Communities . . .

In partnership with Wash Multifamily Laundry Systems, MedLine Industries and others, RHF Charitable Foundation gave personal care bags to the 70 residents at Broadwood Terrace (Los Angeles, CA) as part of the community’s 55th celebration. The bags contained donated household essentials and toiletries.
The RHF Leadership Team

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

RHF Board of Directors

RHF Advisory Commission

(L-R) Barbara Bauman, Caroline East, Col. John DeSaegher (USA ret.), Roberta Jahrling, Alice Sexton (Commission Chair) and Edna Ethington. (Absent - Rev. Dr. Robert Potter, Shirley Trnka, Ginger Joseph and Ann Moyer)

RHF Principal Staff

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

(Back Row - L-R) Phil Mosqueira, Accounts Payable Manager; Florence Webb, Senior Development Project Manager; John Clow, Director of Risk Management; Joanne Silva, Director of Occupancy and Tax Credit Compliance; and Perry Glenn, Director of Affordable Housing. (Sitting – L-R) Dolores Quijano, Cash Administrator; Andres Diaz, Development Project Manager; and Jackie Dizon-Ng, Healthcare Accounting Manager. (Absent: Stephanie Milano, Director of Grants; and Christina Bagley, National Marketing Director)

Regional Staff

Teri Kennedy
Corporate Trainer

Janice Delano
Healthcare West

Steve Shroka
Great Lakes

Barbra Scherer
East Coast

Emily Hidalgo
North Central

Diane King
Healthcare East

Open
East Coast
Nurse Consultant

Jeannie Bryan
SoCal II

Wilma Wilson
Northwest

LaVonne
Mickelson
Midwest

Thuy Hoang
Southwest

Inez Codeus
SoCal I

William Meert
West Coast
Nurse Consultant

Providing A Place You Can Call Home | RHF
## Consolidated Statements of Financial Position
### (000’s omitted)

<table>
<thead>
<tr>
<th>Assets</th>
<th>September 2016</th>
<th>September 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long Term Investments</td>
<td>$ 79,163</td>
<td>$ 83,693</td>
</tr>
<tr>
<td>Land, Buildings, Equipment (Net of depreciation)</td>
<td>$ 6,578</td>
<td>$ 7,336</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$ 91,792</td>
<td>$ 75,174</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$ 244,538</strong></td>
<td><strong>$ 224,200</strong></td>
</tr>
<tr>
<td>Liabilities and Net Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Liabilities</td>
<td>$ 11,391</td>
<td>$ 9,811</td>
</tr>
<tr>
<td>Long Term Liabilities</td>
<td>$ 44,881</td>
<td>$ 37,596</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>$ 56,271</strong></td>
<td><strong>$ 47,407</strong></td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td><strong>$ 188,266</strong></td>
<td><strong>$ 176,793</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$ 244,538</strong></td>
<td><strong>$ 224,200</strong></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>Year Ending 9-30-16</th>
<th>Year Ending 9-30-15</th>
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</thead>
<tbody>
<tr>
<td><strong>Revenues - Unrestricted</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management Fees</td>
<td>$ 17,028</td>
<td>$ 16,483</td>
</tr>
<tr>
<td>Development Fees</td>
<td>6,957</td>
<td>9,977</td>
</tr>
<tr>
<td>Interest Income &amp; Other</td>
<td>1,566</td>
<td>2,490</td>
</tr>
<tr>
<td><strong>Total Operating Revenues</strong></td>
<td>$ 25,551</td>
<td>$ 28,650</td>
</tr>
<tr>
<td><strong>Operating Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General and Administrative</td>
<td>$ 17,613</td>
<td>$ 18,405</td>
</tr>
<tr>
<td>Depreciation and Amortization &amp; Other</td>
<td>4,059</td>
<td>3,940</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td>$ 21,672</td>
<td>$ 22,345</td>
</tr>
<tr>
<td>Operating Income</td>
<td>3,879</td>
<td>6,305</td>
</tr>
<tr>
<td>Net Non-operating Revenue &amp; Other</td>
<td>6,978</td>
<td>10,021</td>
</tr>
<tr>
<td><strong>Change in Net Assets, Unrestricted</strong></td>
<td>10,857</td>
<td>16,326</td>
</tr>
<tr>
<td><strong>Change in Net Assets, Restricted</strong></td>
<td>616</td>
<td>664</td>
</tr>
<tr>
<td><strong>Change in Total Net Assets</strong></td>
<td>$ 11,473</td>
<td>$ 16,990</td>
</tr>
</tbody>
</table>

**Total Assets and Net Assets includes temporarily restricted balances of $70,771 and $69,474 in 2016 and 2015, respectively.

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

- Retirement Housing Foundation
- Foundation Property Management, Inc.
- RHF Foundation, Inc.
- RHF Charitable Foundation
- United Congregate Care, Inc.
- Retirement Enterprises, Inc., Delaware
- Retirement Enterprises, Inc., California
- RHF Management, Inc.

### Highlights

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

<table>
<thead>
<tr>
<th>Entity Classification</th>
<th>Number of Entities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not-for-profit single-purpose entities owned and receiving government subsidy, currently in operation</td>
<td>122</td>
</tr>
<tr>
<td>Not-for-profit healthcare facilities owned, currently in operation</td>
<td>20</td>
</tr>
<tr>
<td>Not-for-profit properties owned, managed by others</td>
<td>14</td>
</tr>
<tr>
<td>Not-for-profit partnerships in operation</td>
<td>22</td>
</tr>
<tr>
<td>(ownership interest ranging from .01 percent to 16.9 percent)</td>
<td></td>
</tr>
<tr>
<td>Properties managed for third party owners</td>
<td>1</td>
</tr>
<tr>
<td>Not-for-profit properties owned, currently in development</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total Entities Not Consolidated</strong></td>
<td>187</td>
</tr>
</tbody>
</table>
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
1986 (cont.)
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
University Center
Indianapolis, IN
+ University Methodist Church
Villa at Sacred Heart*
Indianapolis, IN
Hispanic Housing Services, Inc.
Vistas**
Van Nuys, CA

1987
Centennial Manor
Boise, ID
+ University Christian Church
Courtenay Springs Village
Merritt Island, FL
Escalon Heritage House
Escalon, CA
+ Saron Lutheran Church
+ Escalon Christian Reformed Church
+ Escalon Presbyterian Church
Fajardo Elderly Apartments
Fajardo, Puerto Rico
Madison Heritage Apartments
Madison, IN
Mission Palms
Mission, TX
Pilgrim Place
Mason City, IA
+ First Congregational Church
Prairie Grove Apartments
East Prairie, MO
+ East Prairie Chamber of Commerce
Redding Pilgrim House
Redding, CA

1987 (cont.)
River City Residence Club
Sacramento, CA
+ Transitional Living and Community Support, Inc.

1988
Dogwood Apartments
Milledgeville, GA
The Gateway
Poway, CA
Guadalupe Senior Apartments
Denver, CO
+ Del Norte Neighborhood Development Corp.
Maple City Square
La Porte, IN
Olson Rotary Village
Delano, CA
+ Delano Rotary Club
Richardson Manor
Milwaukee, WI
Vacaville Autumn Leaves
Vacaville, CA
+ California Grange

1989
Anaheim Memorial Manor
Anaheim, CA
Camelot Village
Council Bluffs, IA
Casa de Pinos
Prescott, AZ
Cimarron Court
Kearney, NE
Colonial Heights
Florence, KY
The Concord
Pasadena, CA
Gaslight Apartments
Converse, IN
+ Kokomo OIC, Inc.
Lakeview Manor
Storm Lake, IA
Loess Hills Estates
Glenwood, IA
Miracle Manor
Edna, TX
+ Co-sponsor
* Third Party Management
** Syndicated Project
1989 (cont.)
Westover Manor
Cedar Rapids, IA

1990
Bennett Place
Pittsburgh, PA
+ Action Housing
+ Operation Better Block

Capital Court
Corydon, IN

Grace Place
Norfolk, VA

La Mirada Vistas
La Mirada, CA

Lindsay Place
Lindsay, OK

Mill Pond Manor
Saline, MI
+ Evangelical Homes of Michigan

Pecan Place
Bonham, TX

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

Wilshire House
Santa Monica, CA

1993
Virginia Park Apartments
Des Moines, IA

1994
Cocalico Place
Ephrata, PA
+ Bethany UCC

Harry and Jeanette Weinberg Philip Street Apartments
Honolulu, HI

1996
The Carlin**
Arlington, VA

1997
Cardosa Village
Sacramento, CA
+ Transitional Living and Community Support, Inc.

Granada Gardens
Granada Hills, CA

Haven 501 Apartments (Madison Avenue)
Los Angeles, CA

Haven 501 Apartments (Burlington Street)
Los Angeles, CA

Haven 502 Apartments
Los Angeles, CA

Rio Vista Village**
Los Angeles, CA

1998
Creekbend Gardens
Houston, TX

2000
Abbey Apartments
Indianapolis, IN

DeSmet Retirement Community
Florissant, MO

St. Catherine Retirement Community
Florissant, MO

The Cloisters
Deland, FL

2001
Colonia Jess Lopez
Los Angeles, CA

Colonial Gardens
Florence, KY

Cornerstone Gardens
Houston, TX

Esperanza Apartments**
Seattle, WA

Park Place
Seattle, WA

Symphony Plaza East**
Symphony Plaza West**
Boston, MA

The Stearns**
Boston, MA

2002
Amistad Plaza**
Los Angeles, CA

Benson Manor
Smyrna, GA

Seabury Manor
Worcester, 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

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

2007
Oak Knoll Villa
San Antonio, TX

2008
Bexton Place
San Antonio, TX

2009
Mount Beulah Terrace
Pagedale, MO

2010
Desert Sage
Hermiston, OR

Harshfield Terrace
Quartz Hill, CA

Riverside Village**
Leominster, MA
2010 (cont.)
Shepherd Park**
Hartford, CT

Village Gardens
Norfolk, VA

2012
Capitol Towers**
Hartford, CT

College Villas**
Henderson, NV

Congregational Tower**
Chula Vista, CA

2013
Essex Village**
North Kingstown, RI

Kings Grant**
North Kingstown, RI

Lane Manor
Stone Mountain, GA

RHF The Whittier**
Los Angeles, CA

2014
Broadwood Terrace**
Los Angeles, CA

Las Alturas**
Los Angeles, CA

Madison Avenue
Loveland, CO

2015
Barringer Gardens
Charlotte, NC

Deaconess Krafft Center
Cleveland, OH

Deaconess Perry Center
North Royalton, OH

Deaconess Zane Center
Cleveland, OH

The Towers of Jacksonville**
Jacksonville, FL

2016
Immanuel Residences
Evergreen Park, IL

Paloma Terrace**
Los Angeles, CA

Sonata at Riverpark**
Oxnard, CA

Construction
Sagetree Terrace**
Houston, TX

Darson Marie Terrace**
San Antonio, TX

Crenshaw Gardens**
Los Angeles, CA

Crenshaw Villas**
Los Angeles, CA

Pre - Construction
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.
Every gift makes a difference.

RHF Charitable Foundation has many friends, residents, business partners, and team and board members, who regularly and generously contribute to furthering the work of Retirement Housing Foundation.

It is with deep gratitude that we thank our donors for their continued generosity and belief in RHF’s mission.

Many thanks for your support; your charitable gifts allow Retirement Housing Foundation to accomplish more than it could with operating revenues alone.

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

Making A Difference In Our Communities . . .

In partnership with Mattel Toy Store’s Charity Sales Program and 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 2016 holiday season, RHF Charitable Foundation provided gifts and gift cards to 1,050 children living in our family communities.

Klein Manor and Bixby Knolls Towers volunteers (we call them the RHF Wrappers), wrapped these toys along with RHF team members and Advisory Commission Chair, Alice Sexton.
Making A Difference In Our Communities . . .

Southpointe Villa (Rialto, CA) received a holiday visit and gifts from VCI Construction. Each of the 107 residents received a bag full of goodies, which included things like household essentials, cold weather accessories, and toiletries. VCI also provided larger items that were raffled off and gifted the community a variety of games, puzzles, and a new treadmill. The festivities also included musical entertainment, refreshments, and a visit from Santa Claus.

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*
Jean G. Dremstedt
Bernice E. Elkin, M.D.
Dolores Foga*
Alice R. Good*
Rev. Dr. Teruo & Kiku Kawata
Jean Moore Warrick*
Virginia Paddocks*
Marian Rham
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Dr. and Mrs.* Charles Fain
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Col. John De Saegher (USA Ret.)
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Rev. Dr. Laverne R. Joseph
Eveleth “Evie” Miller*
Jean H.P. Oppenheimer
Eric H. Pierson*
Elisabeth A. Ruff*
Joan Sullivan*
Miriam P. Vandenbush*
William L. Warrick
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.

In Honor Of . . .

. . . Franco & Erlinda Arcebal
Lohengrin N. Arcebal
Albert N. Arcebal
Franco N. Arcebal, Jr.
Felix-Ferico N. Arcebal
Grace N. Arcebal
Roland N. Arcebal

. . . Donald Hensen
Dorothy Hensen

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. . . Dr. Laverne R. Joseph
Carmelita M. Bell
Helia G. Prsha

. . . Manuel ‘Spike’ Machado
Virginia L. Clark

. . . Pearl Harbor Survivors Association
Zilla Kenna

. . . Virginia Stuckey
Christine Stuckey

. . . Jean Moore Warrick
Rev. Dr. Robert A. & Mrs. Christina E. Potter

. . . Staff of Westminster Village
Deborah Mitchell

. . . Robert Brown
Lois E. Brown

. . . Edwin Gregory Buss
Patricia J. Back

. . . .
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 55th Annual Meeting in February 2016.

Celebration Sponsor - $55,000
California Bank & Trust

Reception Sponsor - $45,000
Sullivan Curtis Monroe

Recipe Book Project Sponsor- $35,000
U.S. Bank

Media Sponsor - $20,000
MUFG Union Bank

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Platinum Sponsors $7,500
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Bocarsly Emden Cowan Esmail Parker & Arndt LLP
Our Donors

2016 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, 2016 to December 31, 2016.

Cleofe Dedios Abad
Sara George Adeh
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Evelyn Hale
Siamak Hamedi
Rose Hamilton
Gregory D. Hammel
“You don’t have to be a millionaire to make a significant difference; even small donations have the potential to drastically improve an individual’s quality of life. I choose to give back as an RHF Team Giver because I can see the difference we make.”

~ Lisa Stark
Westminster Village Kentuckiana
Our Donors (cont.)

Sun Yang Oh  
Mary O’Neill  
Maria Orozco  
Abel Ortega  
Lillie Oster  
Phoebe Ma Chia-Wan Pai  
Bo Ock Pak  
Myong Hui Pak  
Teresita Pamintuah  
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Byung C. Yoon  
Young In  
& In Yyoung Yoon  
Mansoureh M. Zanjani  
Karyakos & Rooda Zardo  
Janis Zavala  
Weijian Zhu

Making A Difference In Our Communities . . .

Sullivan Curtis Monroe (SCM) held a volunteer day at Klein Manor (Los Alamitos, CA) to kick off the summer season. They hosted a resident luncheon, toured the community, distributed personal care items to residents, and presented the community with a new propane barbecue.
2016 Designation of Gifts to RHF Charitable Foundation

**RHF FUNDS**

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

- **Affordable Housing** - Helps preserve, maintain and create affordable housing across the country. Currently two special named funds also provide resources for affordable housing:
  - **The Laverne R. Joseph Affordable Housing Fund**, established by our Board of Directors when Dr. Joseph received LeadingAge’s 2008 Award of Honor in recognition of his national leadership and commitment to aging services.
  - **The Clark Harshfield Affordable Housing Fund**, established in honor of one of RHF’s founders.

- **Resident Benevolence** - 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 an RHF national board member who dedicated 25 years of volunteer service to making a difference in residents’ lives.

- **Youth Education Scholarships** - Invests in the education of youth residing full-time in RHF family communities. Scholarships assist with the costs of tuition, approved tutoring, school uniforms, schoolbooks, supplies, fees, and after-school educational programs.

- **Toys for RHF Kids** - Provides holiday toys and gifts to more than 1,050 children and young adults living in RHF family communities.

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

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

DONATIONS TO RHF COMMUNITIES

The following donors made monetary or in-kind donations to the corresponding RHF community from January 1, 2016 to December 31, 2016.

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Soledad Alfaro
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Angelus Plaza
Angelus Plaza
Billiard Players
Angelus Plaza Chinese Resident Club
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Kangnam University
Katz Childrens Trust
Kawada Hotel
Zilla Kenna
Ok Kee Kim
Seung I Ko
Angelus Plaza
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Reliable Renovations
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Karsten & Denson Hardware Store
Klein Manor
Los Alamitos, CA
Dr. Laverne & Ginger Joseph Sullivan
Curtis Monroe
Wilnor Corporation
We are a member of the Combined Federal Campaign (CFC)

In the summer of 2015, Philanthropy was again notified that our CFC application was approved. This makes it easier for federal employees to make a donation to us via payroll deduction and/or check. We received assistance from Health and Human Services Charities of America, a non-profit organization and a federation that reviews applications and distributes donated funds. There are currently more than 30 federations within the CFC, most of them organized around a specific theme. Approximately 1,900 national organizations and 40,000 local organizations qualify for the CFC annually.
Our staff members perform important daily duties to make shelter and service a reality for the 20,500 people we serve. Staff members who additionally choose to voluntarily support RHF Charitable Foundation through monetary and in-kind donations are contributing to the fiscal health of our mission. We are extremely grateful for their optional financial commitment as well as the investment they already have made with their hearts, lives and careers.

The following staff members personally contributed to our mission in 2016.

Teresita Abenojar
Carlos Adame
Breanna Adams
Collen Adams
Jennifer Adams
Mario Alaniz
Andrea Alvarez
Robert Amberg
Shana Anders-Hastings
Jonas Angeles
Anonymous Donors
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Jose Arroyo
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Luella Shelton
Stephen Sherard
Floyd Shewmaker
Steven Shroka
H. Shrum
Scott Siehr
Amador Sierra
Cecilia Simmonds
Neil Smart
Jeannie Smith
Talia Smith
Making A Difference In Our Communities...

Park Place (Seattle, WA) received two special “Days of Caring” from Microsoft. At these events, approximately 20 staff volunteers visited the residents and enjoyed a day filled with crafts, games, food and other fun activities.

During the holidays, each of the 157 residents at Park Place received a $50 gift through Senior Services Connections.

In Memory Of . . .

... Kris Amberg
Cheryl J. Howell

... George Angel
Elizabeth Jean Angel

... Irene Armstrong
Charlotte Newcomb

... Lou Bargmann
Mr. & Mrs. Raymond E. East

... Warren Brecht
Mr. & Mrs. Raymond E. East

... Dennis Brown
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Rev. Dr. Robert A.
& Mrs. Christina E. Potter

... Ronnie Cooper
George & Isabel Cooper

... Rev. Dr. John Deckenback
Mr. & Mrs. Raymond E. East

... Genevieve & David Denny
Chantal Denny

... Luisa E. Dillon
Paula Suchy

... Jill Feldman Hames
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June & Bob Redick

... Coach Joe Grosso
Garrett A. Burns

... Jake Humphries
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... Lizzanne Moncrief
William H. Moncrief

... Mary Munafo
Garrett A. Burns

... William Rader
Rev. Dr. Robert A.
& Mrs. Christina E. Potter

... Jay Schochet
Rev. Dr. Robert A.
& Mrs. Christina E. Potter

... William Suchy
Paula Suchy

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Josue Sonido
Annie Southerton
Margaret Spiller
Gwen Stafford
Jennifer Staley
Tabitha Stannard
Lisa Stark
Edward Steadmon
Kent Steckbeck
Katrina Stevenson
Joy Stone

John Stonecipher
Deborah Stouff
Jasmine Su
Janet Sutton
Eloisa Tec Jimenez
Lani Thomas
Karleen Thorpe
Stephanie Titus
Thao To
Pawnee Tolentino
Mia Tomei
Crystal Torres

Hector Torres
Lance Transfiguracion
Catherine Urban
Marcos Uribe
Manuel Valdez
Lorna Valencia
Miriam Valencia
Laura VanDee
Alexis Vasilchak
Saundra Vasquez
Fidel Ventocilla

Jeanette Villa
Michael Vukovich
Bailey Walker
Sonora Walker
Florence Webb
Perry Weiker
Keitha White
Deborah Whitehead
Joella Willey
Chrystal Williams
Deborah Williams
Brandon Wilson
Wilma Wilson
Diane Wink
LaRethia Woods
Jill Charlotte Yamuta
Judith Yost
Randall Yost
See See Young
Sharon Young
Patricia Zappone
Chelsea Zepeda
Teresita Zurbano

In burgundy = Sterling Club members-donation via payroll deductions
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