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

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

RHF is committed to serving its residents and their local communities.
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Messages from our Leadership

RHF Making A Difference For People

Whenever we dedicate a new community, we ask the first resident to cut the ribbon. Recently, when we dedicated Las Alturas, a 78-apartment HUD 202 and tax credit community in Los Angeles, our first resident Sylvia asked if she could say a few words before we cut the ribbon. She spoke about how she was a live-in caregiver, and then her “boss” as she called him, passed away. His family sold the home and she was living in her car. Then her brother became seriously ill and she sold her car to help pay his medical bills. (He later died.)

She was then living on the streets and praying to find a home when she saw Las Alturas being built. She picked up an application and when she heard that she had been selected for an apartment, she fell down on her knees and thanked God for this new opportunity. She moved in with only a bed and has since then received additional furniture. She said, “If you ever need someone to give a fundraising speech, call me.”

RHF definitely made a difference for her. In Spanish las alturas means the heights, and the opening of this building took our residents to new heights.

On January 14, 2015, we rededicated Congregational Tower in Chula Vista, California. This 186-apartment, 16-story, affordable senior community was built in 1972 by Community Congregational Church (UCC). Because it needed major renovations, they joined the RHF organization and with tax credits and bonds more than $11 million in renovations were completed.

More than 300 persons attended the rededication, and I spoke about the difference affordable housing makes in the lives of people. After the ceremony, a very nice lady came up to me and said, “I want to tell you that you really made a difference in my life. My husband and I both saved for our retirement and then he became ill and we spent all of our savings on his care before he died. If it wasn’t for living in the Towers, I don’t know where I would be.”

The demand for our mission is growing greater and greater every year. A month ago we opened Broadwood Terrace, an 89-apartment, 202, tax credit senior building in Los Angeles. Like Las Alturas, it had over 300 applications for residency. This growing need is not just in housing for older adults, it’s also for affordable family housing. Last year when we opened The Whittier, a 60-apartment, tax credit family building in Los Angeles, we had over 1,600 applications to fill 60 apartments. I can tell you that The Whittier has made a difference in the lives of those 60 families who were fortunate enough to secure an apartment. It’s not
A life-changing phone call…

One evening in 1996, as we were wrapping up the evening news at NBC in Washington where I had worked for many years, I received a phone call from my old friend Sally Wright who was the Public Relations Director for Retirement Housing Foundation in California. I had known Sally while she was the Assistant Editor of the Disciples of Christ’s national magazine. We had collaborated on a book for publication within the agency where she worked.

After pleasantries were exchanged she mentioned the purpose of the call. “This organization has need for a board member who is media-experienced and you came to mind. Would you have any interest in hearing more about this?” she asked. I thought a moment and said, “Certainly;” it was, after all, in California.

She told me that Dr. Joseph was going to be in Washington, D.C. soon and could meet with my wife and me and go into greater detail. We arranged to have breakfast with him in mid-December, and he gave us more information about the mission. We agreed that a trip to California was in order that we might meet with the board to look them over as they also looked us over. After the interview I was offered a seat on the board, knowing little about what it would involve.

This is where my life began to change and take on a different meaning. I had been richly blessed and this sounded like a great opportunity to give back. That was more than eighteen years ago, and I am still richly blessed because I am a part of this very noble mission to house many who are much in need of a safe, secure and affordable place to call home.

It is a tremendous honor to chair the RHF Board and to continue serving those in need. I am following in the footsteps of those who helped make this one of the most successful providers of affordable housing for seniors and those with special needs. With a dedicated staff and with excellent board support we can move forward and prepare to celebrate our 55th year of service. To anyone wondering how long this effort will continue my answer, for all of us, is as long as the need is there.

Raymond E. East
Board Chair

only in the affordable buildings where the difference is made but also in our market-rate buildings in assisted living and skilled nursing units. Our mission makes a difference. Our board and team members are committed to continuing to make a difference for people.

The following pages provide an overview of what has been accomplished this past year and what we think will likely occur in the current year, although there are always unanticipated opportunities and challenges. While the financial report covers the period from October 1, 2013 through September 30, 2014, my report covers the period from February 1, 2014 to January 31, 2015.

• We celebrated our 53rd Anniversary in February 2014 with national management conferences for our market-rate/healthcare administrators, directors of nursing and assisted living directors, as well as affordable housing managers from the Northwest and Southern California regions. The management conferences, annual meeting of corporate members, and anniversary banquet were held at the Sheraton Cerritos Hotel Towne Center.

The annual meeting worship service was again hosted by Community Congregational United Church of Christ in Los Alamitos. Our preacher for the evening was the Rev. Dr. David Moyer, former Conference Minister of the Wisconsin Conference of the United Church of Christ. A combined choir comprised of RHF team members and choir members from Community Congregational and Los Altos UCCs provided music under the direction of my son David Joseph.

(Continue on page 6)
2014 In Review

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

At the business meeting, the Rev. Dr. David Moyer was elected to the RHF Board, Class of 2015, and Raymond East, Harold S. Schultz, Jr., and Dr. Darryl M. Sexton were re-elected to the RHF Board, Class of 2017.

At the 53rd anniversary banquet several awards were presented. The Friend of the Elderly award was presented to the Meals on Wheels Association of America, and President and CEO Ellie Hollander was present to receive the award. Currently there are some 5,000 nutrition programs in the United States, and Meals on Wheels is a major provider. More than 1,100 RHF residents receive meals from this program in 105 of our communities. Several of our locations also serve as preparation sites for meals to be delivered in the area or as a congregate location for seniors in the community to receive a nutritious meal.

- The 2014 Resident of the Year was David Hong from Angelus Plaza, who has lived and volunteered at Angelus Plaza for 14 years. During that time, he has logged over 9,500 volunteer hours.

- Our Manager of the Year was Darleen Nelson from Desert Sage Manor, Hermiston, Oregon. She has served as Manager of Desert Sage since 2006 under the former owner and management company Good Samaritan Society who transferred Desert Sage Manor to RHF in May 2010.

- Our 2014 Volunteer of the Year was 19-year-old Roger Robbins from Mayflower Convalescent Hospital in Lancaster, California. He has served as a volunteer since he was 14 years old and has demonstrated numerous leadership qualities and was assigned the responsibility of teaching other volunteers.

- Our 2014 Administrator of the Year was Stacey Montero from St. Catherine Retirement Community in Florissant, Missouri, where she has served since May 2005. Stacey is the face of the community and is directly responsible for the building’s exceptional sales and marketing results.

- A Chair’s Citation was given to Jean Dremstedt, RHF National Board Member, who served twice on the national board for a combined total of 19 years. Jean often refers to herself as a professional volunteer because she has worked with so many organizations in the United Church of Christ since 1955.

- In 2014 we also gave a Humanitarian Award to Bruno Serrato from Katarina’s Club. Bruno has been the owner and operator of the historic, award-winning Anaheim White House Restaurant for the past two decades, and he has been doing what he loves – not only feeding customers at the restaurant but, after a visit to a boys and girls club with his mother, he realized that many children went to bed hungry. Named in honor of his mother, Bruno founded Katarina’s Club in 2005 to provide food for children whose families live in local motels. Katarina’s Club today feeds 600 homeless motel children every night and has helped to move 40 families from motels to permanent housing.

Transitions

During this period the following board and team members passed away: RHF Advisory Commission member Yuri Masuda, and Board members Robert Gans, Congregational Tower, Chula Vista, California and Emmaline Purviance Henn, La Fontaine Center, Huntington, Indiana. Team members included Irene Armstrong, retired Bookkeeper; Barbara Iannaccone, Assistant Director of Nursing, Courtenay Springs Village, Merritt Island, Florida; Judith Keithley, Manager, Capital Court, Corydon, Indiana; and Aaron Sims, Maintenance Technician, Esperanza Apartments, Seattle, Washington.

Promotions and Transfers included Jennifer Denison to Manager, Pinewood Manor; Justine Abendschan to Occupancy Clerk; Perry Glenn to Director of Affordable Housing Operations; Carrie Lerch to Treasury Analyst II; Traci Maxwell to Executive Secretary/FHA Loan Processor; Adele Nesser to Manager, College Villas; Kyle Robertson to Database Systems Administrator; Salvatore Ingrao to Development Accounting Manager; Deanna Garac to Administrative Coordinator; Lupe Aragon to Manager, Colonia Jess Lopez; Garrett Dalton to Senior Network Administrator; Monica Maciel to Manager, Rio Vista Village; Amber Jessen to Manager, Lakeview Manor; Doreatha Page to Manager, Creekbend Gardens; Susan Anderson to Manager, Marple Manor; Diane Wink to Manager, Guadalupe Sr. Apartments; and Rosemary Ramirez to Manager, Las Alturas.
Retirements included Richard Washington, Vice President Business Development, Michael Wells, Maintenance Technician, Gold Country; Robert Hollis, Service Coordinator, The Heartland; Donna Lynn Carper, Janitor, Southdale Tower; Kathy Mammel, Manager, Mill Pond Manor; John Hughes, Maintenance Technician, Laurel Park Manor; Richard Wilson, Maintenance Technician, Towne Creek Apartments; Diane Callahan, Manager, Adam and Bruce Apartments; Severina Castillo, Office Assistant, Oak Knoll Villas; Myunguer Strickland, Service Coordinator, Angelus Plaza; Illuminada Dal Alinea, Personal Care Aide, The Gateway; Sandra Skinner, Receptionist, The Gateway; Eugene Gray, Dishwasher, Bishop’s Glen; Barbara Toole, Laundry, Bishop’s Glen; Phyllis Sweet, Registered Nurse, Mayflower Gardens; Vivian Cherin, Activities Assistant, Auburn Ravine Terrace; Shelley Hahn, Activities Assistant, Auburn Ravine Terrace; Robert Sims, Dishwasher, The Cloisters; Roger Wagner, Activities Assistant, The Cloisters; Manino Vai, Caregiver, Park Place; Mary Huff, Server, Colonial Heights; James Cook, Budget Analyst; and Tracey Willert, Manager, Laurel Park Manor.

Tom Masuda left the RHF Board after 25 years of service.

• We thank our 2,933 team members as well as our 232 national and local board members and 39 advisory board members who help to make the mission a reality in the lives of more than 20,000 people, 24 hours a day, seven days a week. 110 of our team members work in our national headquarters in Long Beach and 11 in our regional offices. Sixteen of our team members have between 30 and 39 years of service; 116 between 20 and 29 years; 391 between ten and 19 years of service, and 615 between five and nine years of service. We are proud of all of them and especially of Gail Gardner, Administrator at Pioneer Towers, who completed 40 years of service on January 15, 2015. More than 1,100 of our team members have been employed with RHF for 5 to 40 years, with 524 having ten or more years of service.

• Judy Shaw is serving her second year as President 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 Advisory Council. She also chairs LeadingAge California’s Scholarship Committee. Frank Rossello serves as an advisor to the Audit Committee of NAHT and SAHF. Christina Cerrato serves on the Boards of LeadingAge National and California. 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).
• 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.

• Brian Magnone is completing his term on the Board of CHHSM and Cheryl Howell serves on the Nominating Committee.

• Our Philanthropy Department added two new staff positions: Director of Grants Stephanie Milano and Philanthropy Associate Rachel Gould.

• 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 received $328,107 in financial gifts and our communities received $206,661 as well as in-kind gifts for a total of over $534,700. Like many nonprofits, we have felt the impact of more organizations competing for fewer philanthropic dollars while the number of those with housing needs 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.

• We are members of the Council for Health and Human Service Ministries (CHHSM) of the United Church of Christ, which was founded 77 years ago.

• We received a $500,000 capital project grant from the Harry and Jeanette Weinberg Foundation to assist with the renovation of the Angelus Plaza Senior Activity Center.

• The Weingart Foundation provided $150,000 to assist with the Agape Center renovation at Angelus Plaza.
A $100,000 grant was received from the UNIDAD Coalition Affordable Housing Grant Program to support the predevelopment costs of Crenshaw Gardens in Los Angeles.

We had financial closings on three new properties, a vacant site in the Crenshaw district of Los Angeles to be developed with a 49-unit affordable family building known as Crenshaw Gardens; a vacant site in Aurora, Colorado to be developed with a 50-unit affordable senior housing community known as Colfax Gardens; and an existing 60-unit family community in Loveland, Colorado, known as Madison Avenue Apartments, which will be refinanced and refurbished in late 2015.

RHF’s Board of Directors approved and registered a new charitable entity, RHF Charitable Foundation, to provide funders with additional transparency on our charitable funds.

A dedication ceremony was held for College Villas, our 226-apartment senior tax credit community in Henderson, Nevada.

The National Affordable Housing Trust (NAHT), was formed in 1986 by RHF and National Church Residences as a nonprofit equity syndication firm with the mission of providing affordable housing through development as well as preservation. During 2013 Stewards of Affordable Housing for the Future (SAHF) became the sole member of NAHT replacing RHF and the four other nonprofit NAHT members. RHF is a 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 $900 million equity for affordable housing across 38 states and Puerto Rico. In addition to RHF, NAHT’s development partners include National Church Residences, Volunteers of America, Evangelical Lutheran Good Samaritan Society, Mercy Housing, BRIDGE Housing, National Housing Trust, the NHP Foundation, Homes for America, The Community Builders, and Preservation of Affordable Housing. All are members of SAHF.
Good Stewardship

• RHF continues to realize great benefits as an original member of Caring Communities. 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 40 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 $7.8 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.

This year Caring Communities’ A.M. Best rating was upgraded to “A” Excellent. 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 started construction and held groundbreaking ceremonies for Barringer Gardens, a 48-unit senior community in Charlotte, North Carolina.

• 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. We are also members of the International Association of Homes and Services for the Ageing, the National Low Income Housing Coalition, and the Affordable Housing Management Association.

• We held a grand opening ceremony in March for The Whittier (RHF’s first LEED certified community) in Boyle Heights, Los Angeles, and a rededication ceremony in May for two communities in North Kingstown, Rhode Island; Essex Gardens, 109 senior units, and King’s Grant, 156 family apartments, after a major refurbishment on both properties.

Essex Village (North Kingstown, RI) is an affordable community that RHF acquired to preserve its affordability for Rhode Island’s low-income seniors for another 20 years.
Bill Kelly, who had the dream and led in the creation of both NAHT and SAHF, retired. Eileen Fitzgerald accepted the challenge to become President and CEO of SAHF while Bill continues as an Advisor.

We completed construction and held rededication ceremonies for Vistas, 84 senior apartments, and West Valley Towers, 97 senior apartments in Van Nuys, California, and Congregational Tower, 186 senior apartments in Chula Vista, California.

We received 9% tax credit awards for Paloma Terrace, Los Angeles, in May and for Sonata at Riverpark in Oxnard in September.

We received firm commitments from HUD to finance two new communities in Texas: Darson Marie Terrace, a 55-unit senior community in San Antonio, and Sagetree, a 65-apartment senior community in Houston.

We completed the 50th Anniversary celebrations with the last three being in Pennsylvania and New Jersey.

We closed the refinancing and started refurbishment on four of our communities under the HUD 223-F refinance program: Capital Court, 50 units in Corydon, Indiana; Independence Square, 126 apartments in Evansville, Indiana; Grace Place, 40 apartments in Norfolk, Virginia; and Kemet House, 38 apartments in Chesapeake, Virginia. All four of these were built under the HUD 202 program for seniors.

We have over 70 residents in our communities who have celebrated 100 or more birthdays. Approximately three quarters of them live in residential (independent) apartments. The oldest resident is Geraldine Bailey who lives in Pioneer Towers in Sacramento and is 107 years old. Sadie Gorman from Bishop’s Glen in Holly Hill, Florida, is 106.

As I said last year, it has been clear to me for more than two decades that people live longer, happier, and healthier lives in congregate communities. This has now been verified by independent studies, and it is attributed to a sense of security, interesting activities, better diet, and most of all not being lonely.
• RHF and 17 communities now have Facebook pages and RHF has its own YouTube channel.
• In addition to new construction and major rehab our communities and headquarters invested $10,690,396 to replace equipment, upgrade, and improve existing properties.
• Mabel Meshack White Manor, a 65-apartment HUD 202 in Dallas, Texas, was transferred to RHF by the be.group.
• From its founding, RHF and other CHHSM members have come under the group tax exemption letter of the United Church of Christ. We received notice that the United Church of Christ was no longer going to have other organizations, even recognized ministries of the UCC, under their tax exempt letter. Consequently, RHF applied for and received our own IRS tax exemption letter.
• We started rehab construction on a $3 million upgrade to the Agape Center, a 75,000 sq. ft. senior center which is part of Angelus Plaza.
• The RHF Obligated Group was refinanced with $110 million in tax exempt bonds with a ten year favorable interest rate structure.
• We completed the construction of our new data center at the headquarters building. We have been in the process of migrating systems from the old environment to the new one.
• ADA (Americans with Disabilities Act) upgrades were implemented at several RHF communities and the RHF corporate office. Also, exterior LED lighting was installed at several facilities to reduce energy usage and maintenance requirements. RHF has continued to implement measures to achieve ongoing energy savings.
• We became part of the Better Buildings Challenge to cut energy consumption by 20% by the year 2020.
• We implemented a mobile device management solution to expand our service offerings (mobile phones, tablets) and successfully upgraded all RHF mobile users from the legacy Blackberry devices to new SmartPhones.
• We procured the services of a vendor who will provide an outsource benefit solution including an Affordable Care Act reporting solution in order to comply with IRS health insurance reporting requirements at the beginning of 2016. Implementation and tracking began in January 2015.

• We completed implementation of a NOVAtime and attendance system.

• We held meetings in Hawaii, where we are being asked to expand our mission, and have been invited to begin a new project in Alaska.

• Our Internal and Corporate Compliance Committees continued to be sure that our actions were honest and appropriate.

• A number of our communities received “Best” recognition. Bishop’s Glen received its 24th consecutive year vote as Best Independent Living in Holly Hill, Florida. The Carolinian, Florence, South Carolina, for the second consecutive year was voted Best of the Pee Dee. The Cloisters, Deland, Florida, for the second consecutive year was voted Best of the West. Colonial Heights and Gardens, for the third consecutive year was voted Best of Florence, Kentucky. Courtenay Springs Village was voted Best Skilled Nursing in Cocoa Beach, Cape Canaveral, Merritt Island and Melbourne, Florida Area, and for the second consecutive year was voted Best Independent Living in Merritt Island, Cocoa Beach, and Cape Canaveral Area. St. Catherine Retirement Community was voted Best in St. Louis. Westminster Village, Clarksville, Indiana, for the fifth consecutive year was voted Best Retirement Community in the Area.

Five 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; and Plymouth Square, Stockton, California.

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Looking Forward

• We will participate in the UCC General Synod 30 in Cleveland and in the Southern California Nevada UCC Conference Annual Meeting.

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

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

• We will be breaking ground for Paloma Terrace and dedicating Broadwood Terrace, both in Los Angeles, and Barringer Gardens in Charlotte, North Carolina.

• We will be working on updating our 2011 strategic plan.

• We will start construction on Darson Marie Terrace in San Antonio and Sagetree in Houston, Texas. These are the last HUD 202s in our construction pipeline.

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

• We will continue upgrades to our communities and refinancing and upgrading of affordable housing communities.

• We expect to complete the search for a Senior Vice President of Operations.

• We anticipate the transfer of three affordable housing communities in Cleveland, Ohio, which the board of the Deaconess Foundation voted to transfer to RHF and our board voted to accept. We are grateful that they have selected us to continue their affordable housing mission.

• We must be vigilant of defending tax exemptions for our communities.

• We will continue to advocate for new construction programs to address the critical need for affordable housing in our nation.

• We will start construction on Sonata at Riverpark.

• We will start construction on seven rehab projects: Hamilton Wade, Douglas House, Jacksonville Towers, St. James Place, Culver City Rotary Plaza, The Concord, and Madison Avenue Apartments, financed with tax-exempt bonds and 4% tax credits.

• We plan to close financing and start rehab of nine projects; Benson Manor, Mesquite Gardens, Mission Palms, Towne Creek, The Heartland, Yellowwood Terrace, Round House Manor, Longfellow Plaza, and Madison Heritage, financed under the HUD 223-F program.

• We will complete a desktop refresh project, which includes desktops, laptops, thin clients, monitors, printers and scanners, a refresh of our Citrix desktop infrastructure, and new check scanning solutions.

• We look forward to our 55th Anniversary year and we will be starting celebrations within our communities.

We hold these celebrations in each community for several reasons: First is that 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 20,000 neighbors in our 181 communities and over 2,900 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.
Culver City Rotary Plaza (Culver City, CA), built in 1985, will undergo an $8 million renovation in 2015.

Mayflower Gardens (Lancaster, CA) will celebrate its 50th Anniversary in 2016 and, at the same time, kick off RHF’s 55th Anniversary celebrations that will occur at all its 181 communities throughout the country in the next three years.

Paloma Terrace will be RHF’s 17th community in Los Angeles, CA when it opens in 2016.

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 this demonstrated 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.

If you are already working within our mission, I thank you very much, and if you are hearing about RHF for the first time, I invite you to join us in fulfilling the mission.

Laverne R. Joseph
President & CEO
The RHF Difference
2014 Social Accountability Report

RHF is a faith-based, national, nonprofit provider of housing and services for older adults, limited income families, and persons with disabilities; and most of our communities are incorporated as 501(c)3 nonprofit corporations. (The exception would be our tax credit properties, but in those communities the managing general partner is a nonprofit.) What is the difference between a for-profit and a nonprofit? The basic answer is to follow the money. In addition to growing the business in a for-profit, a positive bottom line may be distributed to owners or stockholders. In a nonprofit, it is used to further the mission. A nonprofit needs a positive bottom line because, “No Margin, No Mission.” Alexis de Tocqueville spoke about what distinguishes America from other nations being our three-legged stool made up of government, for-profits, and nonprofits. For example, in this current economy, and it is being discussed today, if persons and organizations were ever to lose or have their charitable tax deductions reduced for contributions to nonprofits, that three-legged stool would be seriously diminished. Even though many people would give generously because they believe so strongly in the mission, it is likely that some for-profit companies, as well as individuals, would be inclined to give less. Our nation must be very diligent in protecting our nonprofit organizations because it is one of the things that distinguishes us from the rest of the world.

“Social Profits”

Nonprofits are sometimes called social profits because we are organizations offering services that benefit society. In almost every case, nonprofits are exempt from federal and state income taxes and, in most cases, from real estate taxes, as well. Consequently, we believe that we must go beyond the core mission of providing housing and services for 20,000 persons 24 hours a day, 7 days a week. And RHF, indeed, does much more. We, as nonprofits, need to tell our story, because if we don’t tell it, the general public may not know it. As part of our story, here is our annual social accountability report listing some of the things we do for the public good, both as an organization and individually. This is the eleventh 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 2014, $3,337,417 in rental concessions were made. Through donors’ contributions to the Resident Benevolence Fund, residents received grants of $105,600 to cover a portion of their rent.

Support through benevolence and concessions enables our residents to continue to live in our communities even though their resources have diminished. The grand total of all these categories is $12,957,769 compared to $11,495,706 last year.

We Contribute to the Economy

- RHF and our communities made a significant impact on local economies through our local staff. In 2014 gross wages of $73,869,375 were paid in 116 cities and towns where we have a presence.

- We also provided 1,645 temporary construction jobs which infused over $25 million in wages and salaries into the economy in addition to the purchase of materials.

During 2014 we had seven projects under new construction or major refurbishment.

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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) install new balcony rails and screens in its main tower.

RHF hosts educational conferences for management staff in Long Beach and the midwest every year to keep staff up-to-date on state and federal regulations and best practices.

Congregational Tower (Chula Vista, CA) completed an $11.1 million renovation in 2014.

RHF construction projects created more than 1,600 temporary jobs throughout the United States in 2014. Here construction workers are working on Barringer Gardens, a new HUD 202 community in Charlotte, NC.
Investing in our Future

• Seven 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 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 2,900 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 171 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

• 1,739 persons volunteered 82,918 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.

• RHF Team Givers donated $28,487 to our mission and work through monetary and in-kind gifts throughout the year.

• Through the generous donations of RHF residents, staff and friends, holiday gifts were given to the children living in our 15 affordable family communities. The Toys for RHF Kids program was established in 1986. During the 2014 holiday season, RHF provided gifts to 850 children in our communities. We thank our 20 volunteers (we call them the RHF Wrappers) from St. Mary Tower, who wrapped these toys along with RHF team members Maggie Engelberg, Rachel Gould, Cindy Medina, Maria Rodriguez, and Jessica Rosales, as well as Advisory Commission Chair Alice Sexton.

We are a Good Neighbor

• 1,252 residents and staff donated more than $200,000 and 75,000 hours to 675 nonprofit, religious, and community organizations.

• 2,645 persons attended meetings held in RHF community rooms, representing 432 different community groups.

• Approximately 2,400 residents in 87 communities participated in the RHF Project H.A.N.D.S.® (Helping Angels National Donated Support) program where residents make clothing and other items for children and victims of abuse. Residents and neighbors contributed 32,200 volunteer hours, and the program was supported by 1,210 organizations, businesses, and agencies. The items are distributed in homeless shelters, shelters for the abused, and children’s hospitals. Last year 21,999 items were made from donated yarn and sewing materials.

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

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

Thanks to all of you who have shared what you are doing to make a difference in our world!

Laverne R. Joseph
RHF’s national headquarters serves as a polling place for local, state and national elections throughout the year.

More than 70% of the National Headquarters staff participated in the 2014 Toy Drive Luncheon by either donating an unwrapped gift or a monetary donation.

Lake Ella Manor resident, Ramona Leon, holds bears that the H.A.N.D.S.® group makes for soldiers in Afghanistan to hand out to children.

St. Mary Tower residents volunteer every year to wrap donated toys that are distributed to the more than 700 children that live in RHF communities throughout the country.
The RHF Leadership Team

RHF Board of Directors
(From Left to Right) Dr. Darryl M. Sexton, (Vice Chairperson); Dr. John Bauman, Stewart Simington, Christina E. Potter, (Vice Chairperson); Rev. Harold Schultz, Rev. Dr. Norma Nomura DeSaegher, Rev. David Moyer, Rev. Dr. John Trnka, Dr. Laverne R. Joseph, Frank Jahrling (Treasurer), and Ray East, (Chairperson).

RHF Principal Staff
(Top L - R) Stuart Hartman, VP - Affordable Housing Operations; Nada Battaglia, VP of Human Resources; Peter Peabody, VP-Healthcare Operations; Stephanie Titus, VP of Philanthropy; Brian Magnone, VP - Treasury. (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 and Cheryl Howell, Executive Assistant to the President, VP of Administrative Services and Assistant Corporate Secretary)

RHF Advisory Commission

Ginger Joseph
Col. John DeSaegher (ret.)
Melody Schultz
Barbara Bauman
Robert Jährling
Ann Moyer

Alice Sexton
Chair
Caroline East
Vice Chair
Shirley Trnka
Rev. Dr. Robert Potter

RHF www.rhf.org
RHF Key Staff

(Back Row - L-R) Conrad Dungca, Director of Internal Audit; Jennifer Staley, Director of Payroll Services; Andres Diaz, Development Project Manager; Florence Webb, Senior Development Project Manager; Greg Hook, Construction Project Manager; Chris Ragon, Director of Communications; and Salvatore Ingrao, Development Accounting Manager. (Sitting – L-R) Adrianne Eng, Network Services Manager; Phil Mosqueira, Accounts Payable Manager; and Jackie Dizon-Ng, Healthcare Accounting Manager. (Absent - Kevin Gilchrist, Senior Director of Development Finance; and, Christina Bagley, National Marketing Director.)

RHF Key Staff

(Back Row - L-R) Chris Purcell, Controller; Kent Steckbeck, Director of Budgets, Reimbursements and Analysis; Bob Fard, Director of Acquisitions; Perry Glenn, Director of Affordable Housing; Christopher Mullen, Director of Information Technology Services & Information Security Officer; (Sitting – L-R) Dolores Quijano, Cash Administrator; and Jackie Dizon-Ng, Healthcare Accounting Manager. (Absent - John Clow, Director of Risk Management; Tina Robinson, Accounting Manager - Housing Department; Yolanda Pena, Risk Manager; Angie Chappell, Healthcare Reimbursement Services Manager; Joanne Silva, Director of Occupancy and Tax Credit Compliance.)

Regional Staff

Teri Kennedy
Nurse Consultant
East Coast

Jeannie Bryan
SoCal II

Emily Hidalgo
North Central

Janice Delano
Healthcare West

LaVonne
Mickelson
Midwest

Inez Codeus
SoCal I

William Meert
Nurse Consultant
West Coast

Open
East Coast

Wilma Wilson
Northwest

Thuy Huong
Southwest
## RHF Financial Highlights

### Consolidated Statements of Financial Position

(000’s omitted)

<table>
<thead>
<tr>
<th>Assets</th>
<th>September 2014</th>
<th>September 2013</th>
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<tbody>
<tr>
<td>Current Assets</td>
<td>$80,552</td>
<td>$68,815</td>
</tr>
<tr>
<td>Long Term Investments</td>
<td>$53,843</td>
<td>$57,452</td>
</tr>
<tr>
<td>Land, Buildings, Equipment</td>
<td>$7,089</td>
<td>$8,095</td>
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<tr>
<td>Other Assets</td>
<td>$72,187</td>
<td>$67,981</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$213,671</strong></td>
<td><strong>$202,343</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td>$12,271</td>
<td>$9,880</td>
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<td>Long Term Liabilities</td>
<td>$39,198</td>
<td>$38,756</td>
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<tr>
<td><strong>Subtotal</strong></td>
<td><strong>51,469</strong></td>
<td><strong>48,636</strong></td>
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<tr>
<td><strong>Net Assets</strong></td>
<td><strong>162,202</strong></td>
<td><strong>153,707</strong></td>
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<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$213,671</strong></td>
<td><strong>$202,343</strong></td>
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**Total Assets and Net Assets includes temporarily restricted balances of $69,474 and $63,875 in 2014 and 2013, respectively.**

### Consolidated Statements of Activities

(000’s omitted)

<table>
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<tr>
<th>Revenues - Unrestricted</th>
<th>Year Ending 9-30-14</th>
<th>Year Ending 9-30-13</th>
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<tr>
<td>Management Fees</td>
<td>$15,562</td>
<td>$15,212</td>
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<td>Development Fees</td>
<td>$5,366</td>
<td>$4,700</td>
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<tr>
<td>Interest Income &amp; Other</td>
<td>$1,956</td>
<td>$1,338</td>
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<tr>
<td><strong>Total Operating Revenues</strong></td>
<td><strong>$22,884</strong></td>
<td><strong>$21,250</strong></td>
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<table>
<thead>
<tr>
<th>Operating Expenses</th>
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</thead>
<tbody>
<tr>
<td>General and Administrative</td>
<td>$17,038</td>
<td>$17,052</td>
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<tr>
<td>Fundraising</td>
<td>$194</td>
<td>$156</td>
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<tr>
<td>Depreciation and Amortization &amp; Other</td>
<td>$2,820</td>
<td>$2,914</td>
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<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>$20,052</strong></td>
<td><strong>$20,122</strong></td>
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<table>
<thead>
<tr>
<th>Operating Income</th>
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</thead>
<tbody>
<tr>
<td>Net Operating Revenue &amp; Other</td>
<td>$2,832</td>
<td>$1,128</td>
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<tr>
<td><strong>Change in Net Assets, Unrestricted</strong></td>
<td>$3,446</td>
<td>$6,990</td>
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<tr>
<td><strong>Change in Net Assets, Restricted</strong></td>
<td>$5,049</td>
<td>$291</td>
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<td><strong>Change in Total Net Assets</strong></td>
<td><strong>$8,495</strong></td>
<td><strong>$7,281</strong></td>
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RHF financial statements are presented for convenience and information purposes only, and while reasonable efforts have been made to ensure the integrity of such information they should not be relied upon. A copy of the audited financial statements will be provided upon request.
The financial information presented is for the parent organization only. As such, the entities included are the following:

Retirement Housing Foundation
Foundation Property Management, Inc.
RHF Foundation, Inc.

United Congregate Care, Inc.
Retirement Enterprises, Inc., Delaware
Retirement Enterprises, Inc., California
RHF Management, Inc.

Highlights

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

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<thead>
<tr>
<th>Entity Classification</th>
<th>Number of Entities</th>
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<tbody>
<tr>
<td>Not-for-profit single-purpose entities owned and receiving government subsidy, currently in operation</td>
<td>116</td>
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<tr>
<td>Not-for-profit healthcare facilities owned, currently in operation</td>
<td>20</td>
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<tr>
<td>Not-for-profit properties owned, managed by others</td>
<td>15</td>
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<tr>
<td>Not-for-profit partnerships in operation (ownership interest ranging from .01 percent to 16.9 percent)</td>
<td>18</td>
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<tr>
<td>Properties managed for third party owners</td>
<td>3</td>
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<tr>
<td>Not-for-profit properties owned, currently in development</td>
<td>9</td>
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<tr>
<td>Total Entities Not Consolidated</td>
<td>181</td>
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### Chronological Listing of Communities

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<thead>
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<th>Year</th>
<th>Community</th>
<th>Location</th>
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<tr>
<td>1965</td>
<td>Mayflower Gardens</td>
<td>Lancaster, CA</td>
</tr>
<tr>
<td>1966</td>
<td>Bixby Knolls Towers</td>
<td>Long Beach, CA</td>
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<tr>
<td></td>
<td>Pioneer House</td>
<td>Sacramento, CA</td>
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<tr>
<td></td>
<td></td>
<td>+ Pioneer Congregational Church of Stockton</td>
</tr>
<tr>
<td></td>
<td></td>
<td>+ Trinity Cathedral Episcopal Church</td>
</tr>
<tr>
<td>1970</td>
<td>Plymouth Square</td>
<td>Stockton, CA</td>
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<tr>
<td></td>
<td></td>
<td>+ First Congregational Church of Stockton</td>
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<tr>
<td>1971</td>
<td>Bixby Knolls</td>
<td>Health Care and Rehabilitation Center</td>
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<tr>
<td></td>
<td></td>
<td>Long Beach, CA</td>
</tr>
<tr>
<td></td>
<td>Mayflower Gardens</td>
<td>Convalescent Hospital</td>
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<td></td>
<td></td>
<td>Lancaster, CA</td>
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<tr>
<td>1974</td>
<td>Pilgrim Tower North**</td>
<td>Pasadena, CA</td>
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<tr>
<td></td>
<td>Ralston Tower</td>
<td>Modesto, CA</td>
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<tr>
<td></td>
<td></td>
<td>+ Trinity United Presbyterian Church</td>
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<tr>
<td></td>
<td></td>
<td>+ St. Paul’s Episcopal Church (MACHCO)</td>
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<td>1975</td>
<td>Sun City Gardens</td>
<td>Sun City, CA</td>
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<td>1976</td>
<td>Harbor Tower**</td>
<td>San Pedro, CA</td>
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<td></td>
<td></td>
<td>+ Warren Chapel African Methodist Episcopal Church</td>
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<td></td>
<td>MacArthur Park Towers**</td>
<td>Los Angeles, CA</td>
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<td>1978</td>
<td>Pioneer Towers**</td>
<td>Sacramento, CA</td>
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<td>Auburn Ravine Terrace</td>
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<td>+ First Congregational Church of Auburn</td>
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<td></td>
<td>Pilgrim Tower East</td>
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<td>Mayflower Gardens II</td>
<td>Lancaster, CA</td>
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<td>Southpointe Villa</td>
<td>Rialto, CA</td>
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<td>1981</td>
<td>Angelus Plaza**</td>
<td>Los Angeles, CA</td>
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<tr>
<td></td>
<td>Angelus Plaza North**</td>
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<tr>
<td></td>
<td>The Towers at Crooked Creek</td>
<td>Indianapolis, IN</td>
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<td></td>
<td>The Towers at Southdale</td>
<td>Anderson, IN</td>
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<td>1982</td>
<td>The Heartland</td>
<td>Peoria, IL</td>
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<td></td>
<td>Plymouth Place</td>
<td>Stockton, CA</td>
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<td>1983</td>
<td>Diakonia Housing I</td>
<td>Rancho Cordova, CA</td>
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<td>Diakonia Housing I</td>
<td>Sacramento, CA</td>
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<td>Marple Manor</td>
<td>Modesto, CA</td>
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<td></td>
<td></td>
<td>+ MACHCO</td>
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<td></td>
<td>West Valley Towers**</td>
<td>Van Nuys, CA</td>
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<td>1984</td>
<td>Gold Country Health Care Center</td>
<td>Placerville, CA</td>
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<td></td>
<td>Longfellow Plaza</td>
<td>Anderson, IN</td>
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<td></td>
<td>Monona Meadows</td>
<td>Monona, WI</td>
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<td></td>
<td>Westminster Health Care Center</td>
<td>Westminster Village Kentuckiana</td>
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<td>Clarksville, IN</td>
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<td>1985</td>
<td>Charles Major Manor</td>
<td>Shelbyville, IN</td>
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<td></td>
<td>Culver City Rotary Plaza</td>
<td>Culver City, CA</td>
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<tr>
<td></td>
<td></td>
<td>+ Culver City Rotary Club</td>
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<td></td>
<td>Donald Jordan, Sr. Manor</td>
<td>Garden Grove, CA</td>
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<tr>
<td></td>
<td></td>
<td>+ Acacia Adult Day Services</td>
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<td></td>
<td>Lake Ella Manor</td>
<td>Tallahassee, FL</td>
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<td>Pioneer Manor</td>
<td>Geneva, NE</td>
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<tr>
<td></td>
<td></td>
<td>+ First Congregational Church (MACHCO)</td>
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<td>Redding RHF Housing</td>
<td>Butte Home</td>
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<td></td>
<td></td>
<td>- Cottonwood Home</td>
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<td></td>
<td>Redding, CA</td>
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<td>Round House Manor</td>
<td>Kaukauna, WI</td>
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<td>1986</td>
<td>300 Main</td>
<td>Estacada, OR</td>
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<td></td>
<td></td>
<td>+ Housing Options of Clackamas County</td>
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<td>Anciano Tower</td>
<td>Montrose, CO</td>
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<td></td>
<td>Bishop’s Glen</td>
<td>Holly Hill, FL</td>
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<td></td>
<td>Carbon Creek Shores</td>
<td>Anaheim, CA</td>
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<td></td>
<td></td>
<td>+ Dayle McIntosh Center for Disabled</td>
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<td>The Carolinian</td>
<td>Florence, SC</td>
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<td>Gold Country Retirement Center</td>
<td>Placerville, CA</td>
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<td></td>
<td>Great Plains Housing</td>
<td>North Platte, NE</td>
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<tr>
<td></td>
<td></td>
<td>+ Great Plains Mental Health Center</td>
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<td></td>
<td>LaFontaine Center</td>
<td>Huntington, IN</td>
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<tr>
<td></td>
<td></td>
<td>+ Historic Landmarks Foundation of Indiana</td>
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<td></td>
<td>Lomita Kiwanis Gardens</td>
<td>Lomita, CA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>+ Lomita Kiwanis Club</td>
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<td>Malone Manor</td>
<td>Lincoln, NE</td>
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<td></td>
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<td>+ Malone Community Center</td>
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<td>Pauahi Kupuna Hale</td>
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<td>Pinehurst Apartments</td>
<td>Palestine, TX</td>
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<td>Pinewood Manor</td>
<td>Bremerton, WA</td>
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<td></td>
<td></td>
<td>+ Mt. Zion Baptist Church</td>
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<td>San Jacinto Manor</td>
<td>San Jacinto, CA</td>
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<td></td>
<td>St. Mary Tower*</td>
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<td>Dignity Health</td>
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<td></td>
<td>University Center</td>
<td>Indianapolis, IN</td>
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<tr>
<td></td>
<td></td>
<td>+ University Methodist Church</td>
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<td></td>
<td>Villa at Sacred Heart*</td>
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<td></td>
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<td>Hispanic Housing Services, Inc.</td>
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</table>
1986 (cont.)
Vistas**
Van Nuys, CA

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

1988
Dogwood Apartments
Milledgeville, GA
The Gateway
Poway, CA
Guadalupe Senior Apartments
Denver, CO
+Del Norte Neighborhood Development Corp.
Maple City Square
La Porte, IN

*Third Party Management
**Syndicated Project
<table>
<thead>
<tr>
<th>Year</th>
<th>Project Name</th>
<th>City, State</th>
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<tr>
<td>1989</td>
<td>Anaheim Memorial Manor</td>
<td>Anaheim, CA</td>
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<td>Camelot Village</td>
<td>Council Bluffs, IA</td>
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<tr>
<td></td>
<td>Casa de Pinos</td>
<td>Prescott, AZ</td>
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<tr>
<td></td>
<td>Cimarron Court</td>
<td>Kearney, NE</td>
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<td></td>
<td>Colonial Heights</td>
<td>Florence, KY</td>
</tr>
<tr>
<td></td>
<td>The Concord</td>
<td>Pasadena, CA</td>
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<td>Gaslight Apartments</td>
<td>Converse, IN</td>
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<td>Laurel Park Manor</td>
<td>Los Alamitos, CA</td>
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<td>Yorkshire Place</td>
<td>Cape May, NJ</td>
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<td>1990</td>
<td>Crescent Manor</td>
<td>Mesquite, TX</td>
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<td>Kemet House</td>
<td>Chesapeake, VA</td>
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<td>Towne Creek Apartments</td>
<td>McKinney, TX</td>
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<td>Verde View</td>
<td>Camp Verde, AZ</td>
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<td>1991</td>
<td>Adam and Bruce Apartments</td>
<td>Fort Wayne, IN</td>
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<td>New Hampshire Apartments</td>
<td>Los Angeles, CA</td>
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<td>Stone Creek Village</td>
<td>Phoenix, AZ</td>
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<td>Sunny Isle Housing for the Elderly</td>
<td>Christiansted, St. Croix, The Virgin Islands</td>
</tr>
<tr>
<td></td>
<td>Valley View Apartments</td>
<td>Manitowoc, WI</td>
</tr>
<tr>
<td>1992</td>
<td>Adam and Bruce Apartments</td>
<td>Fort Wayne, IN</td>
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<td>New Hampshire Apartments</td>
<td>Los Angeles, CA</td>
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<td>Stone Creek Village</td>
<td>Phoenix, AZ</td>
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<td>Sunny Isle Housing for the Elderly</td>
<td>Christiansted, St. Croix, The Virgin Islands</td>
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<td>1993</td>
<td>Virginia Park Apartments</td>
<td>Des Moines, IA</td>
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<td>Esperanza Apartments**</td>
<td>Seattle, WA</td>
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<td>Symphony Plaza East**</td>
<td>Seattle, WA</td>
</tr>
<tr>
<td></td>
<td>Symphony Plaza West**</td>
<td>Boston, MA</td>
</tr>
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<td>Manitowoc, WI</td>
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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

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

2014
Broadwood Terrace**
Los Angeles, CA
Las Alturas**
Los Angeles, CA

2009
Mabel Meshack White Manor
Dallas, TX
Madison Avenue
Loveland, CO

Construction
Barringer Gardens Apts.
Charlotte, NC

Pre Construction
Paloma Terrace**
Los Angeles, CA

Anticipated Acquisitions
Kraft Center
Cleveland, OH
Perry Center
Cleveland, OH
Zane Center
Cleveland, OH

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

Riverside Village
Leominster, MA
Housing and Services Information

Total RHF Housing Units/Beds Equals 17,305

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<tr>
<th>State</th>
<th># Units/ Beds</th>
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<tr>
<td>AZ</td>
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<td>CA</td>
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<tr>
<td>CO</td>
<td>266</td>
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<tr>
<td>CT</td>
<td>516</td>
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<td>DC</td>
<td>69</td>
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<td>FL</td>
<td>1139</td>
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<td>MI</td>
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<td>MO</td>
<td>251</td>
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<td>NE</td>
<td>116</td>
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<td>WA</td>
<td>317</td>
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<td>WI</td>
<td>195</td>
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</tbody>
</table>

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.
**Philanthropy**

Every gift to RHF Foundation, Inc. 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 our charitable foundation. These gifts enable Retirement Housing Foundation to accomplish more than we could with operating revenues alone.

It is with deep gratitude that we thank our donors for their continued generosity and belief in our mission; and Retirement Housing Foundation for its support of our operations. We’re proud to share what a difference your giving has made. Many thanks for your ongoing support.

Stephanie Titus, CFRE  
Vice President of Philanthropy

**RHF Circle of Friends**

The RHF Circle of Friends is our legacy society. There are many ways to qualify for membership, such as RHF gift annuities that provide lifetime income to the donor, life insurance, real estate gifts, charitable remainder trusts, and gifts from pension fund assets and/or simply including RHF in your Will or Trust.

We are grateful for our RHF Circle of Friends members:

- Karolla Brice  
- Jean G. Dremstedt  
- Dr. and Mrs.* Charles Fain  
- Burton L. French  
- Wanda Haudek*  
- Catherine Mackeris*  
- Major Fitzhugh L. O’Neill*  
- Edythe Patterson  
- Barbara Gray Richley  
- Joan Sullivan  
- Miriam P. Vandenbush*  
- William L. Warrick  
- Lydia Cervany*  
- Raymond E. East  
- Robert Fliehmann*  
- Toshiko Okazaki Fukuda*  
- Dr. Laverne R. Joseph  
- Eyeleth “Evie” Miller*  
- Jean H.P. Oppenheimer  
- Eric H. Pierson*  
- Elisabeth A. Ruff*  
- Helga Tixel  
- Anna Mae Wakefield*  
- Eleanor J. West  
- Vera Wolpert*  
- Rev. Dr. Norma & Ret. Col. John De Saegher  
- Bernice E. Elkin, M.D.  
- Dolores Foga*  
- Alice R. Good*  
- Rev. Dr. Teruo & Kiku Kawata  
- Jean Moore Warrick*  
- Virginia Paddocks  
- Marian Rhame  
- Jane Shenbarger  
- Elsie Valek  
- Richard Walinch*  
- Norman A. Whaley*

(*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.

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

Barbara Richley  
RHF community resident
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 53rd Annual Meeting in February 2014.

$30,000

U. S. Bank

$10,000

Reuben, Raucher & Blum

Cook Construction

Schochet Companies

Sullivan Curtis Monroe

HD Supply

$7,500

Zwick Construction

Union Bank

$5,000

Bank of the West

California Bank & Trust

$3,500

Dauby O’Connor & Zaleski

R4 Capital, Inc.

American Communities

Morrisey Construction California

KTGY

$2,500

Novográdac & Co., LLP

$1,500

Direct Supply

Bank of America

NAHT

Nixon Peabody, LLP

Michael Orber & Associates

Citi Community Capital

Bradford & Barthel Law Offices

HPSI

Seaside Printing

Klein Hornig, LLP

Bonne, Bridges, Mueller, O’Keefe & Nichols

Mueller Prost/Accurate Business Results, LLC

$750

Tower Construction

Cal Net Technology Group

Ungaretti & Harris LLP

Criterion Brock Flooring

Harvey & Beth Oringher (Theodora Oringher PC)

Palmer Kazanjian Wohl Hodson, LLP

CPM Construction, Management & Planning

$1,500

Merrill Lynch

Clifton Larson Allen, LLP

Bellwether Enterprise

Remco Deacon

Valley Crest

Ice Miller LLP

Hill Ward Henderson

Up to $500

DaVinci Communications

Green Oak Consulting Group

Benrich Services

Odor Eliminator
The following donors made monetary or in-kind donations to RHF Foundation, Inc.’s designated funds through the national headquarters office from January 1, 2014 to December 31, 2014.

Cleofe Dedios Abad
The Abbey
Sara George Adeh
Mizan Afelegn
Clement Aghyarian
Aging & Disabilities
Charities of America
Manuel Aguilar
Anita Ai
Araxi Ajounian
Dola Albusche
Buena Angel
Elizabeth Jean Angel
Anonymous
Siranouch Aposhian
Aquarium of the Pacific
Benjamin Aquino
Ata Beilharz
Architects, LLC
Jessie Azali
Touran Bahar
Maria Barajas
Demetria Barrientos
Mr. & Mrs. John Bauman
Almabella C. Bautista
Bay Shore Church
Carmelita M. Bell
Leana Bentley
Armenouhi Bezdjian
Boathouse on the Bay
Bocarsly Emden Cowan
Esmail & Arndt, LLP
Celestine Bonner
Betty L. Boyer
Bradford & Barthel, LLP
Brian Bremer
Kathleen Breen
Charles Buck
California Pizza Kitchen
Esperanza Campos
Chong Soo Cha
Hu Ping Chang
Peter H. Chay
Byung Hee Cho
In Jong Cho
Veronica S. Cho
Won Hee Cho
James Choi
Mr. & Mrs. Angelo
Chang Chon
Mr. & Mrs. George
Christnacht
Corrina Chunchie
Chaim E. Chung
Claim Jumper
Sean Coelyn
Coffee Bean & Tea Leaf
Mildred Collins
Richard Colon
Compo Construction
Creative Cakery
Crema Cafe
Gлезиле Cross
Rev. Janice G. Davis
Dekart Davtyan
Josefina M. De Leon
Rev. Dr. Norma & Ret.
Col. John De Saegher
Blanquita Dizon
Dr. Antoinette Dobson
Carmelita Domingo
Jean G. Dremstedt
Sherrie B. Duncan
Mr. & Mrs. Raymond
E. East
Helen Eckert
Carolina Enriquez
Fajardo Housing
Residents
Marvin W. Fannin
Sandra Farley
Marie C. Farrago
Robert Feiler
Richard Freeman
Vivian Frost
Rafael Fuentes
Natalie Garac
Benjamin Garcia
Yeva Germanishkis
Arthur Ghazikian
Anthony Golden
Isaline U. Goodridge
Beatriz Gorospe
Green Oak Consulting
Teresita Guevara
Sun Kum Ham
The Hangout Restaurant
Arthur Hanley
Har-Bro
Anita Hasegawa
Helen Heidenreich
Milton Henry
Mario Hernandez
Mary L. Hinzman
Luyen Van Hoang
Lionel Holmes
Kit Ting Hon
Josephine M. Hunter
Dorothy Jean Jackson
Mr. & Mrs. Frank
G. Jahrling
Dr. Laverne & Ginger
Joseph
Nancy Kandler
Bong Seok Kang
Agha Brar Katal
Soheila Katal
Rev. Dr. & Mrs.
Teruo Kawata
Joan Kay
Hossein Khalil
Chong Pom Kim
Dong Yoon & Chang
Hae Kim
Hak Sook Kim
Jung Kyun Kim
Ke Sun Kim
Noel S. Kim
Sang Rak Kim
William Kim
Young Jun Kim
Mr. & Mrs. Donald King
Young-Kuk Ko
Anita Kristiansson
Ki Soon Kyong
La Strada
Harvey W. Laib
Mohammed Lajevardi
Kathy L. Larson
Laugh Factory
Lydia Leary
Bryant Bang Lee
Byung Ai Lee
Čarls Choljai Lee
Chong Hae Lee
Dong S. Lee
In Soon Lee
Suk Keun Lee
I participate in the RHF Team Givers Project Hands fund because I think everything about this project embodies the RHF mission. It provides an opportunity for RHF residents to gather together to make use of their God-given talents and at the same time contribute to their local communities in a very meaningful way.

Jennifer Staley
A Special Thank You To . . .

The Harry & Jeanette Weinberg and the Weingart Foundations

A $150,000 grant from the Weingart Foundation and a $500,000 challenge grant from The Harry & Jeanette Weinberg Foundation were awarded to assist with the renovation of the Angelus Plaza Senior Activity Center.

The planned $3 million renovation of the Center will allow it to better serve its clients through increased service capacity and space utilization for meeting the needs of Los Angeles’s vulnerable senior population.

This project includes ADA (Americans with Disabilities Act) compliance with universal design; new HVAC systems; waterproofing and plumbing upgrades; cosmetic improvements such as lighting, flooring, paint, and ceiling tiles; and a reconfiguration of the Center’s existing space to ensure we can better provide the critical services that low-income seniors need and have requested.

In Honor Of . . .

... De Saegher 20th Wedding Anniversary
Mr. & Mrs. Frank G. Jahrling

... Past RHF Board Chairs
Mr. & Mrs. Raymond E. East

... Capital Towers Staff
Mary Urgitis

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

... Tom & Yuri Masuda
Rev. Dr. Robert & Mrs. Christina Potter

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

In the summer of 2014, 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.
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 was established by our Board of Directors in honor of our President/CEO and his accomplishments to further the affordable housing mission.
  - The Clark Harshfield Affordable Housing Fund was 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 was established in memory of Jean Moore Warrick, RHF’s board member who dedicated twenty-five years of volunteer service to making a difference in the lives of our residents.

- **Youth Education Scholarships (Children’s Education)** - 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 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 Foundation, Inc. (RHFFI) is the charitable arm of Retirement Housing Foundation, and raises, manages and distributes charitable and development funds on its behalf. Funds are used for the creation, preservation and maintenance of affordable housing and resident benevolence programs.
Our Donors

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

Jean Dremsedt
Former RHF National Board Member

DONATIONS TO RHF COMMUNITIES
The following donors made monetary or in-kind donations to the corresponding RHF community from January 1, 2014 to December 31, 2014:

300 Main
Estacada, OR
Linda L. Forsberg

Anciano Tower
Montrose, CA
Cooling’s Heating & Air Conditioning, Inc.
Area Agency on Aging (Region 10)
Diane M. Wink

Angelus Plaza
Los Angeles, CA
Angelus Plaza Chinese Resident Association
Angelus Plaza Korean Resident Association
Angelus Plaza Sewing Club
B Creative Productions
Doris Casiano
Hu Ping Chang
Good Samaritan Hospital
Jiuru Senior Care Group
Richard Katz
In Tai Kim

Angelus Plaza (cont.)
Los Angeles, CA
Eddie Kral
L.A. Council of Filipino Americans
Legion of Mary
Phoebe S. Liebig
Tedoro A. Lineses
National Federation of the Blind DC
Noon Downtown Group
Olive Hill Pharmacy
Quality of Life Group
Sport Line Dance Class Members
Myungeun Chun
Strickland
Tour World Inc.
U.S. Bank
Margaret M. Wang
Weingart Foundation

Barringer Gardens
Charlotte, NC
Tise-Kiester Architects

Benson Manor
Smyrna, GA
Angela Shockley

Bixby Knolls Towers
Long Beach, CA
Joan P. Mattei

Casa De Pinos
Prescott, AZ
Salvatore & Julie Longo

College Villas
Henderson, NV
Fader Publishing LLC
Har-Bro
Landview Landscape

Courtenay Springs
Merritt Island, FL
Melbourne Kidney Center

DeSmet
Florissant, MO
Kathy Eidson

Gold Country
Placerville, CA
Virginia Domingos
Estate of Helen Eakin

Gold Country (cont.)
Placerville, CA
Rudolf Jandera
Jerry Sarquis

Guadalupe Senior Apts.
Denver, CA
ASR Companies

Harbor Tower
San Pedro, CA
Benrich Services
Torres Evergreen, Corp.
Wash Multifamily Laundry Systems

Harvest Pointe
Loveland, CO
John Loeffler

Independence Square
Evansville, IN
Richard Arney
K-9 Detection Services

Ingleside Manor
Macon, GA
Debra Horton
Angelus Plaza (Los Angeles, CA) has many resident activities that are funded through donations. Here, residents enjoy an Ice Cream Social.

North Capitol at Plymouth (Washington, D.C.), working with Seabury Resources for the Aging, is a nutrition site for the District of Columbia’s senior population.

LaFontaine Center
Huntington, IN
Psi Iota Xi Sorority

La Mirada Vistas
La Mirada, CA
Tomas Ohyung
Starbucks Coffee - 
Store #10140

Las Alturas
Los Angeles, CA
U.S. Bank
ZWICK Construction

Los Arcos
Poway, CA
American Red Cross
Ernest Cara
Inez Codeus
Marilyn Hayes
Jan P. Krentz
Los Arcos Residents
Merlyn I. Robinson
Marilyn Stanley
Tracey Ward
Thelma Whitehead

Marple Manor
Modesto, CA
James Moore

Monona Meadows
Monona, WI
Wisconsin Conference of the UCC

North Capitol at Plymouth
Washington, DC
National Federation of the Blind DC

Northvale Village
Houston, TX
USI Alliance

Olson Rotary Village
Delano, CA
County of Kern
Delano Rotary Club

Park Place
Seattle, WA
Barry and Kelly Streit
Family Fund

Park Place (cont.)
Seattle, WA
Microsoft Matching
Gifts Program

Philip Street
Honolulu, HI
Linda Sekiya

Ralston Tower
Modesto, CA
SBA Network Services

Rio Vista Village
Los Angeles, CA
Latin American Pest Exterminating Co.

Round House Manor
Kaukauna, WI
Wisconsin Conference of the UCC

Southpointe Villa
Rialto, CA
Chili’s Restaurant, Fontana
Fontana Flowerland
Rialto Flower
and Gift Shop

St. Mary Tower
Long Beach, CA
Farmers & Merchants Bank

Stone Creek Village
Phoenix, AZ
Juniper Leigh Allen
Costco
Fry’s Market
Marjorie Kedvila
PuroClean
Schwan’s Home Delivery
Sparkletts
State Farm
T.J. Vending

Valley View
Manitowoc, WI
Wisconsin Conference of the UCC

The Whittier
Los Angeles, CA
Weingart Center Association
ZWICK Construction
A $100,000 grant from UNIDAD Coalition’s Affordable Housing Grant Program was awarded to support the pre-development of Crenshaw Gardens in Los Angeles.

RHF Crenshaw Gardens will provide 49 units of affordable housing for low-income families, as well as 2 community rooms for residents. This affordable housing project will enable this community to better address the overwhelming need for safe and affordable housing, provide a beautiful new modern structure to the neighborhood and add to the local economy.

As a mixed-use construction project, Crenshaw Gardens will ultimately provide 48 families an affordable place to live and 3,500 square feet of retail shopping and 1,980 square feet of restaurant space open to the public. This ground floor commercial space will directly benefit the residents of the entire neighborhood.

In Memory Of . . .

... Kris Amberg
Joanne Silva

... George Angel
Elizabeth Jean Angel

... Kathleen Bates
Angela Shockley

... Virgil Boles
Mr. & Mrs. Christopher Titus

... Gloria Caster
Isabel Reyes

... Father Alexander H. Easley, Sr.
Dr. & Mrs. Darryl M. Sexton

... John Erwin
Mr. & Mrs. Raymond E. East

... Rev. Ernest Fowler
Linda Listoe

... Maxine Freeman
Richard Freeman

... Roy A. Hunter
Josephine M. Hunter

... Harvey Kandler
Dr. Laverne & Ginger Joseph
Nancy Kandler

... Mary Ellen Kilsby
Elizabeth Tigner

... Maudie V. Mahan
Clarence Mahan

... Yuri Masuda
Mr. & Mrs. Raymond E. East
Mr. & Mrs. Donald King
Dr. & Mrs. Dailey A. McPeak

... Genevieve Dodson Meikle
Dr. & Mrs. Darryl M. Sexton

... Philip Anthony Milano
Stephanie & Sally Milano

... Elizabeth W. Moncrief
William H. Moncrief

... Pat Murphy
Kathleen Terlau

... Clement Schirzinge
Peggy Schirzinge

... Eleanor Sexton
Dr. & Mrs. Darryl M. Sexton

... Roger Simpson
Jane Simpson

... Mabel E. (Pat) Thornton
Dola Albusche
Thomas Thornton, Jr.

... Bob Weisher
Rudolf Jandera
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 2014.

In blue = Sterling Club members-donation via payroll deductions

2014 RHF Team Givers

Carlos Adame
Colleen Adams
Robert Amberg
Shana Anders-Hastings
Jonas Angeles
Anonymous
Gus Azero
Christine Baca
Merli Baethe
Christina Bagley
Karin Barrett
Nada Battaglia
Barbara Blazer
Duncan Bradbury
Andrea Brake
Marc Braun
Natalie Brautigam
Takoya Brown
Jeannie Bryan
Donna Bunkhong
Chany Bunkhong
Averianna Burnett
Adele Carrasco
Christina Cerrato
John Chandler
Jacqueline Chew
Brenda Chico
Byung Choi
Patrice Clark
Mercy Clemens
Anthony Cleveland
Heather Cline
John Clow
Inez Codeus
Penelope Cook
Leo Corpuz
Carmen Covarubias
Vina Dao
Phalamena Decker
Chantal Denny
Andres Diaz
Shane Dickerson
Jacqueline Dizon-Ng
Thanh Do
Conrad Dungca
Adrianne Eng
Maggie Engelberg
Eduardo Enriquez
Bob Fard
Jeffrey Ferguson
Deborah Fischer
Marshal Fischer
Celina Flores
Gema Flores
Deanna Garac
Elvira Garcia
Diana Garcia
Kevin Gilchrist
Perry Glenn
Laura Goike
Cathy Gonzalez
Rachel Gould
Maria Guerrero
Delores Harris
Jennifer Hart
Stuart Hartman
Cassandra Harvey
Emily Hidalgo
Chris Hill
Natasha Holton
Greg Hook
Evet Howard
Cheryl Howell
Sharon Hua
Melissa Sims Jackson
Kerry Jennings
Pamela Jennings
Terressa Johnson
Dr. Laverne R. Joseph
Chris Kanstrup
Ken Kaser
Arvinder Kaur
Lorri Kavich
Teresa Kennedy
Arnold Kim
Diane King
Deborah Kirksey
Karen Kosztrebski
Dina-Marie Kulzer
Rosa Lara
Kathy Larson
Riji Lee
Marco Lemus
Diane Lespron
Cathy Levario
Flori Lew
Lynn Lichtenstern
Teresita Liwanag
Lisa Lopez
Erik Lopez
Brian Magnone
Mark Malloy
Lee Mayfield
Bill Meert
Ericka Mejia
Rosa Mendez
Julio Mendoza
Emma Miano
LaVonne Mickelson
Stephanie Milano
Stacey Montero
Christopher Mullen
Leah Darlene Nelson
Barbara Olivas
Jannetta Page
Doreatha Page
Dejuan Parker
Peter Peabody
Gloria Pedregon
Michelle Pelham
Denisha Pepper
Brandon Perez
Michael Perna
Delores Peters
Lori Phelps
Gloria Plaza
Anders Plett
Pamela Power
Larethia Prince
Gloria Puentes
Janus Quiambao
Delores Quijano
Chris Ragon
Genti Rama
Rosemary Ramirez
Sherry Rector
Isabel Reyes
Juanita Reyna
Tina Robinson
Maria Rodriguez
Dekeetra Rone
Jessica Rosales
Frank Rossello
Gloria Ruiz
Katrina Sadangsal
Melchor Sambrano
Dorothy Sanders
Ruth Satterfield
Wendy Scott
Clarence Seale
Kristin Sharum
Judy Shaw
Luella Shelton
Charles Skaar
Neil Smart
Jeannie Smith
Talia Smith
Laura Smith
Pwint Soe
Staisy Sok
Margaret Spiller
Sue Stacey
Jennifer Staley
Lisa Stark
John Stonecipher
Deborah Stouff
Myungeun Strickland
Shannon Sutton
Ta’sha Taylor
Elsie Tec
Karleen Thorpe
Stephanie Titus
Crystal Torres
Lorna Valencia
Jeanette Villa
William Villanueva
Michael Vukovich
Bailey Walker
Florence Webb
Deborah Whitehead
Joella Willey
Brian Willey
Merici Williams
Curtis Williams
Julia Willis
Wilma Wilson
Diane Wink
Jill Charlotte Yamuta
Randall Yost
Sharon Young
Patricia Zappone
Rebecca Zaricor
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- 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

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