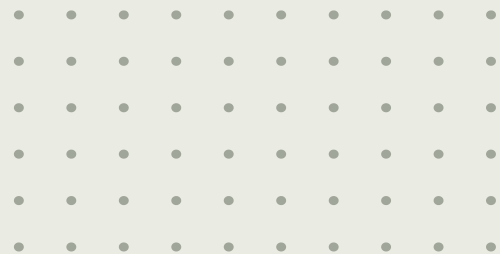



# RHF<sup>®</sup>

Retirement Housing Foundation

# 2025 Annual Report





The **Vision** of RHF is a society in which all people have quality, affordable housing.

The **Mission** of RHF is to provide housing and service coordination for persons with limited incomes in an inclusive environment that enhances their quality of life physically, mentally, and spiritually.



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# Messages from



The National Board of Directors of Retirement Housing Foundation is honored to serve in support of RHF's mission and the individuals it serves. The dedication and professionalism demonstrated daily by RHF's leadership and staff continue to make a meaningful difference in the lives of our residents.

As I complete my third year as Chair of the National Board, I remain deeply impressed by the commitment and excellence of those who serve RHF. In 2025, the organization continued to advance the strategic plan refreshed in 2024, with particular focus on asset optimization and growth. This included the acquisition of new properties in Minnesota, the purchase of land for future development, and continued construction efforts. In 2026, two new properties are scheduled to come online.

We were also pleased to welcome three new members to the National Board in 2025. Their experience and expertise strengthen the Board's ability to make informed decisions in support of RHF's residents and employees.

I extend my sincere appreciation to the Board and RHF leadership for their ongoing dedication to the organization's mission. I offer special thanks to President and CEO Stuart Hartman for his exceptional leadership, his advocacy on behalf of seniors, and his unwavering commitment to RHF's residents and staff. His efforts have significantly elevated RHF's presence and reputation within the industry.

I encourage residents, staff, supporters, and friends of Retirement Housing Foundation to review the Annual Report and learn more about our continued progress. Questions and suggestions are always welcome, and we appreciate your ongoing engagement and support.

Sincerely,

Donald G. Hart  
Board Chair

# Our Leadership

As we reflect on 2025 and look ahead to 2026, I am proud of the steady progress our organization has made in strengthening our operations, supporting our people, and advancing our mission. This past year demonstrated not only our ability to manage growth and change, but also our commitment to thoughtful stewardship and long-term impact.

Across the organization, teams worked collaboratively to enhance our infrastructure and operational readiness. From office improvements and system integrations to the successful lease-up of new communities, we continued to demonstrate discipline, coordination, and accountability. These efforts ensured that new and existing properties opened fully compliant, fully leased, and positioned to serve residents effectively from day one.

Financial stewardship remained a central priority. Through proactive risk management and strategic engagement with partners, we achieved significant reductions in insurance costs while maintaining strong coverage. At the same time, enhancements to financial systems, asset management practices, and governance structures strengthened transparency and positioned us for sustainable growth.

Equally important was our continued investment in people. We maintained health insurance premiums, implemented insurance premium holidays, increased employee holidays, expanded human resources and integrated performance-management tools. Listening to employee feedback and supporting professional development remain core to our culture, because we know our mission is only as strong as the people who carry it forward.

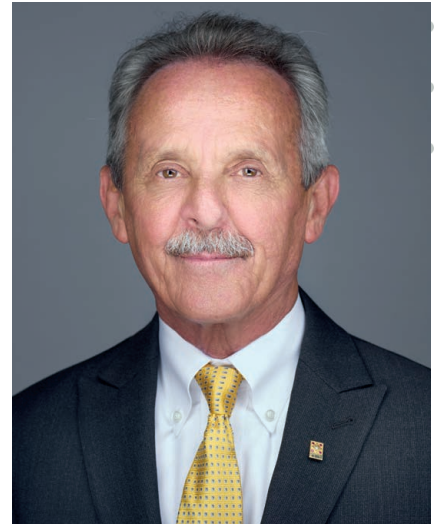
Our development and growth efforts continued across multiple regions, with ground-up developments, completed rehabilitations, land acquisitions, and portfolio expansions advancing thoughtfully and responsibly. As our footprint grows, our focus remains on operational readiness—ensuring each new community is prepared to thrive from the moment it joins our organization.

Looking ahead to 2026, we remain focused on operational excellence, financial discipline, workforce support, and mission-aligned growth. Continued investments in technology, risk management, employee engagement, training, and community responsiveness will guide our work in the year ahead.

I am deeply grateful to our employees, leadership team, board members, and partners for their dedication, support, and shared commitment. Together, we are building an organization that is resilient, responsive, and firmly grounded in its mission.

With appreciation,

Stuart Hartman  
President & CEO



# Hope Amidst The Ashes



Eaton Canyon, CA - Homes after the Eaton Fire in 2025.

## RHF Helps LA Wildfire Survivors Start Over

A perfect storm of conditions—hurricane-force Santa Ana winds, low humidity, drought conditions, and a buildup of vegetation—combined on Tuesday, January 7, 2025 to start some of the most destructive wildfires in California history. The wildfires claimed at least 31 lives and forced 200,000 people to evacuate their homes. Researchers at the University of California, Los Angeles (UCLA), estimate that the total property and capital losses from those fires range from \$76 billion to \$131 billion, with insured losses estimated at up to \$45 billion. The total area burned in the wildfires was more than double the size of Manhattan Island.

Thousands of people were instantly rendered homeless by the wildfires. Makeshift shelters were created to house many of them. Just over a month after the fires started, shelters began to close. Dr. Laura Trejo, Director of the Los Angeles County Aging & Disabilities Department, and RHF's 2025 Friend of the Elderly awardee, met with county officials and learned that the shelter at the Pasadena Civic Center that housed people displaced by the Eaton Fire was about to close and the remaining evacuees there did not have anywhere to go. Dr. Trejo recommended contacting RHF President & CEO, Stuart Hartman, for help.

Once notified, the RHF team hit the ground running. Staff at all levels of the organization came together to respond to the wildfires. Thanks to RHF's deep ties throughout Los Angeles County, our staff was able to call in favors and coordinate with external agencies and trusted partners to assist displaced seniors and families in record time.

(Continue on page 6)

The Eaton Fire destroyed 41% of all properties with rental units. At least a quarter of Altadena's population of more than 40,000 rented their housing. When the fire took their homes, it also took prized possessions, important documents, and everything else that makes a house a home. Without crucial documentation like Social Security cards, applying for an apartment was especially challenging. In addition, many RHF communities have long waitlists, some as long as a decade.

On January 8, 2025, a day after the wildfires began, President Joe Biden approved a federal emergency declaration for California that released money and resources to battle the wildfires. "That declaration was crucial in helping us rehouse evacuees," said Crystal Torres, Director of Occupancy and Tax Credit Compliance, who worked with the American Red Cross to place Eaton Fire survivors in new homes. "That emergency declaration allowed us to process applications without documentation like Social Security cards and evacuees were able to bypass long waitlists and be put at the front of the line."

The RHF Charitable Foundation also stepped up to aid Eaton Fire survivors. "In certain instances, we paid the security deposit and first month's rent," offered Stephanie Titus, Chief Strategy Officer and Vice President of Philanthropy. "We equipped units with furniture, cookware, and other household items. We also provided gift cards for groceries and toys, and basically anything to make a unit feel like home."

Eaton Fire survivor, Karen Myles, who lost her Altadena home, now lives at Angelus Plaza in downtown Los Angeles and is grateful for the genuine concern that RHF staff shows to all residents. "Margarita and the managers are always available and they really care about you," said Ms. Myles about Social Service Coordinator, Margarita Marsetti, and the Angelus Plaza staff. "She's just so good to me and I love her."

As Los Angeles continues efforts to recover and heal, RHF is proud to have played a role in rehousing those displaced by the Los Angeles wildfires. The teamwork and unity displayed by service coordinators, managers, and regional managers in conjunction with our Occupancy and Philanthropy teams is a testament to RHF's dedication to serving our residents and local communities.



**Karen Myles, former Altadena resident, and Social Service Coordinator at Angelus Plaza, Margarita Marsetti.**

The role of the Social Service Coordinator is essential to both our residents and to RHF as an organization. Social Service Coordinators provide guidance, connect residents to critical resources, and offer individualized support that helps residents maintain stability, health, and independence. They also assist residents in addressing challenges early, preventing issues from escalating into crises.

Through consistent engagement, coordinators build trust, strengthen residents' overall well-being, and foster a supportive community environment. Their work plays a direct role in improving resident retention, reducing turnover, and ensuring residents feel confident about aging in place safely and with dignity. For RHF, the impact of this role extends beyond individual support. By promoting housing stability and proactive problem-solving, Social Service Coordinators help advance RHF's mission while contributing to safer, more engaged, and thriving communities for all residents.

## Cost Savings



**Yellowwood Terrace  
Clarksville, IN**

Food pantry meeting food insecurity needs of residents.

## Food and Nutrition Programs

A total of 896 food and nutrition initiative programs, such as food banks, meal delivery services, mobile farmers markets, congregate food sites, and food pantries were established by RHF to address food insecurity and encourage healthy eating.

Through the tenacity of RHF Social Service Coordinators in providing residents with access to resources, in 2025 RHF residents achieved a cost savings of \$10.5 million in out-of-pocket expenses primarily in the following areas: Utility assistance, SNAP benefits, Medicaid, Medicare, Social Security, rental assistance, transportation services, in-home support services, health care services, food distribution, prescriptions, and meal services.

## Isolation Prevention

During 2025, Social Service Coordinators led 1,763 isolation prevention and intergenerational programs that encouraged socialization, including painting, gardening, field trips to theaters, historical sites, zoos, and botanical gardens.



**Bexton Place and Darson Marie Terrace  
San Antonio, TX**  
San Antonio Zoo field trip.



**Stone Creek Village  
Phoenix, AZ**

Residents enjoy getting together for game night.



**Village Gardens & Village Pointe  
Norfolk, VA**

Health Science students from Old Dominion University (ODU) provided fall prevention exercise classes and health screenings to enthusiastic residents.



**Health, Wellness, and Educational Programs**

RHF Social Service Coordinators organized 3,913 health, wellness, and educational programs, with 29,503 resident attendances in a variety of sessions such as chair yoga, Zumba, tai chi, line dancing, fall prevention classes, health screenings, and immunizations.

Educational programs in computer skills, ASL, English, Medicare, and financial literacy fostered self-advocacy to help residents avoid scams and fraud.

**Adam and Bruce Apartments  
Fort Wayne, IN**

A seven-week Diabetes Empowerment Education Program (DEEP) culminated with a graduation ceremony where residents received wellness gift packages that included fresh produce, digital scales, a glucose meter, and a blood pressure cuff to support ongoing health management.

The event aligned with Crazy Hat Day during Spirit Week, adding a fun touch to the celebration.



**Isolation Prevention (cont.)**

**Pioneer Towers  
Sacramento, CA**

Glamour Gals, a group of high school volunteers, organized a glamour workshop aimed at combating isolation by offering services such as manicures and makeup application.



**Vistas Apartments  
Van Nuys, CA**

Create and Unwind Art Class and Hawaiian-themed Medicare bingo hosted by Welbe Health.

# RHF Board of Directors



Catherine Collinson  
Vice Chair - California



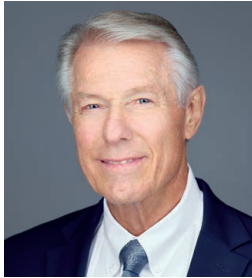
Donald Hart  
Chair - Florida



Jeff Pollock  
Vice Chair - Massachusetts



Andrew Bunn  
Treasurer - Hawaii



Don Miner  
Arizona



Rev. Dr. Norma DeSaegher  
California



Edith Guffey  
Kansas



Christina Potter  
Vermont



Cheryl Wilson  
California



Rev. Darrell Goodwin  
Connecticut



Raymond East  
Virginia



Hanneke Talbot  
Colorado



Art May  
California



Steve Blazejewski  
Georgia



Brian Koide  
Virginia

Our National Board of Directors come from different backgrounds, different parts of the country, and all walks of life, but they are committed to a common goal — RHF's Mission, Vision and Values.

# Strategic Planning Update

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RHF entered 2025 with a sharp vision for meaningful organizational growth with forward momentum as we stay focused on executing our strategic plan. As we prioritized change management to ensure sustained progress, fostered team ownership of strategic initiatives, and strengthened organizational collaboration and resilience, RHF's senior leadership team established clear timelines and priorities to achieve key milestones.

Our four pillars – Asset Optimization & Growth, Operational Excellence, Philanthropy & Communications, and Resident & Staff Experience – remained at the forefront of our work throughout the year.

## Progress and Milestones

Key initiatives in 2025 included the thoughtful integration of technology into our operations to drive efficiency, enhance communication, and elevate service delivery. We acquired five existing affordable housing properties in Minnesota, ensuring the long-term affordability of these residences for senior populations. These actions directly support our mission to preserve affordability and demonstrate our enduring dedication to the well-being of the communities and residents we serve. Additionally, RHF strategically acquired three parcels of real estate in California and Arizona, positioning us to initiate development of further communities in the latter half of 2026.

At every stage, RHF prioritized the welfare of both team members and residents, reaffirming our principle that people remain at the core of all we do.

## Outlook for 2026 and Beyond

Looking ahead, 2026 stands as a year of strategic opportunity and positive transformation for RHF. By spring 2026, we are on track to welcome residents to two brand-new communities: Central Metro Place in Baldwin Park, California, and Congregational Place in Chula Vista, California. These projects exemplify our ongoing commitment to developing affordable and supportive housing solutions for older adults and mark significant milestones in our expansion strategy.

We are committed to further advancing our technology integration and will be unveiling a refreshed brand identity that more accurately represents our dedication to affordable housing. Moreover, we will continue to foster open communication by providing avenues for both staff and residents to share their feedback and experiences, ensuring high levels of satisfaction and engagement. We thank our partners and stakeholders for their invaluable support, which has played a crucial role in our achievements.

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

	<b>September 2025</b>	<b>September 2024</b>
<u>Assets</u>		
Current Assets	\$ 183,086	\$ 179,336
Long Term Investments	136,984	92,273
Land, Buildings, Equipment (Net of depreciation)	5,228	4,926
Other Assets	238,287	239,368
<u>Total Assets**</u>	<u>\$ 563,585</u>	<u>\$ 515,903</u>
<u>Liabilities and Net Assets</u>		
Current Liabilities	\$ 10,673	\$ 10,198
Long Term Liabilities	87,263	88,797
Subtotal	97,936	98,995
<u>Net Assets**</u>	<u>465,649</u>	<u>416,908</u>
Total Liabilities and Net Assets	<u>\$ 563,585</u>	<u>\$ 515,903</u>

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

	<b>Year Ending 9-30-25</b>	<b>Year Ending 9-30-24</b>
<u>Operating Revenues - Unrestricted</u>		
Management Fees	\$ 14,130	\$ 14,044
Development Fees	4,633	4,753
Distributions from Affiliates and Other Gain on Sale of Assets	50,888	27,119
Total Operating Revenues	<u>\$ 69,651</u>	<u>\$ 45,916</u>
<u>Operating Expenses</u>		
General and Administrative	\$ 27,071	\$ 25,795
Depreciation and Amortization & Other	7,516	6,833
Total Operating Expenses	<u>\$ 34,587</u>	<u>\$ 32,628</u>
Operating Income	35,064	13,288
Net Non-operating Revenue & Other	12,391	10,654
Change in Net Assets, w/out Donor Restrictions	47,455	23,942
Change in Net Assets, with Donor Restrictions	1,286	3,480
Change in Total Net Assets	<u>\$ 48,741</u>	<u>\$ 27,422</u>

\*\*Total Assets and Net Assets includes with Donor Restrictions balances of \$81,734 and \$80,448 in 2025 and 2024, respectively.

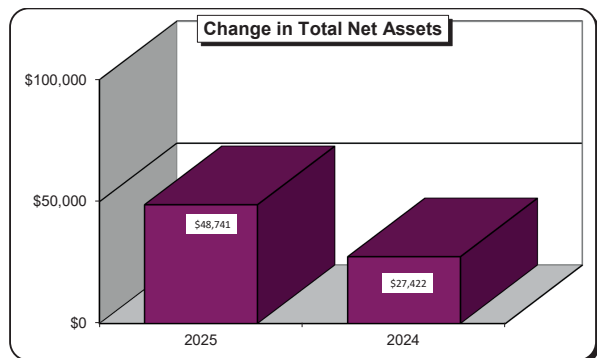
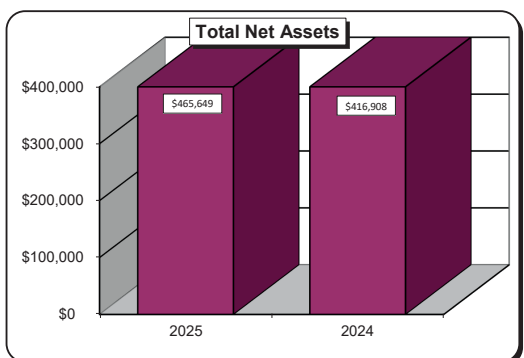
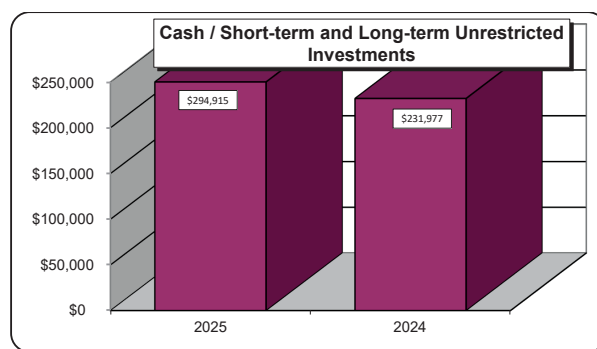
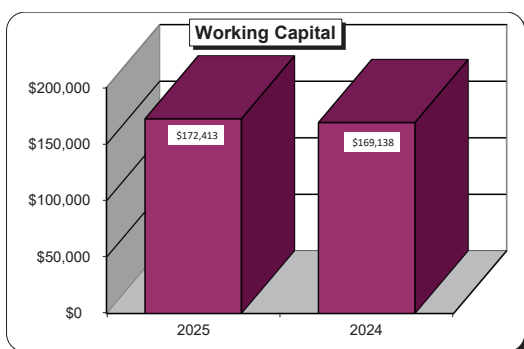
RHF financial statements are presented for convenience and information purposes only, and while reasonable efforts have been made to ensure the integrity of such information they should not be relied upon. A copy of the audited financial statements is available upon request.

The financial information presented for Retirement Housing Foundation includes the following entities:

Retirement Housing Foundation  
 Retirement Enterprises, Inc., Delaware  
 Retirement Enterprises, Inc., California  
 RHF Management, Inc.

Foundation Property Management, Inc.  
 RHF Foundation, Inc.  
 RHF Charitable Foundation

## Highlights



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

Entity Classification	Number of Entities
Not-for-profit single-purpose entities owned and receiving government subsidy, currently in operation	116
Not-for-profit properties owned, managed by others	14
Tax Credit Partnerships: (ownership interest ranging from .01 percent to 16.9 percent)	46
Not-for-profit properties managed for third party owners	1
Not-for-profit properties owned, currently in development	6
<b>Total Entities Not Consolidated</b>	<b>183</b>

# Chronological Listing of Communities

- 1965**  
Mayflower Gardens  
Lancaster, CA
- 1974**  
Pilgrim Tower North\*\*  
Pasadena, CA
- Ralston Tower\*\*  
Modesto, CA
- 1976**  
Harbor Tower\*\*  
San Pedro, CA  
+Warren Chapel  
Christian Methodst  
Episcopal Church
- MacArthur Park Towers\*\*  
Los Angeles, CA
- 1978**  
Pioneer Towers\*\*  
Sacramento, CA
- 1979**  
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
- 1982 (cont.)**  
Plymouth Place\*\*  
Stockton, CA
- Yellowwood Terrace  
Clarksville, IN
- 1983**  
Diakonia Housing I  
Rancho Cordova, CA
- Diakonia Housing I  
Sacramento, CA
- Marple Manor\*\*  
Modesto, CA
- West Valley Towers\*\*  
Van Nuys, CA
- 1984**  
Longfellow Plaza  
Anderson, IN
- Monona Meadows  
Monona, WI
- 1985**  
Charles Major Manor  
Shelbyville, IN
- Culver City Rotary Plaza\*\*  
Culver City, CA
- Donald Jordan, Sr. Manor  
Garden Grove, CA
- Lake Ella Manor\*\*  
Tallahassee, FL
- Pioneer Manor  
Geneva, NE
- Redding RHF Housing  
- Butte Home  
- Cottonwood Home  
Redding, CA
- Round House Manor  
Kaukauna, WI
- 1986**  
300 Main  
Estacada, OR
- 1986 (cont.)**  
Anciano Tower  
Montrose, CO
- Carbon Creek Shores  
Anaheim, CA  
+ Dayle McIntosh  
Center for Disabled
- Great Plains Housing  
North Platte, NE
- LaFontaine Center  
Huntington, IN  
+Historic Landmarks  
Foundation of Indiana
- Lomita Kiwanis Gardens  
Lomita, CA  
+ Kiwanis Club of Lomita  
- Harbor City
- Malone Manor  
Lincoln, NE
- Pauahi Kupuna Hale\*\*  
Honolulu, HI
- Pinehurst Apartments  
Palestine, TX
- Pinewood Manor  
Bremerton, WA
- University Center  
Indianapolis, IN  
+University Methodist  
Church
- Villa at Sacred Heart\*  
Indianapolis, IN
- Vistas\*\*  
Van Nuys, CA
- 1987**  
Centennial Manor  
Boise, ID
- Escalon Heritage House  
Escalon, CA
- Fajardo Elderly  
Apartments  
Fajardo, PR
- 1987 (cont.)**  
Madison Heritage  
Apartments  
Madison, IN
- Mission Palms  
Mission, TX
- Pilgrim Place  
Mason City, IA
- Prairie Grove Apartments  
East Prairie, MO
- Redding Pilgrim House  
Redding, CA
- River City Residence Club  
Sacramento, CA  
+TLCS, Inc.
- 1988**  
Dogwood Apartments  
Milledgeville, GA
- Guadalupe Senior  
Apartments  
Denver, CO
- Maple City Square  
La Porte, IN
- Marymount Manor  
Tacoma, WA
- Olson Rotary Village  
Delano, CA
- Richardson Manor  
Milwaukee, WI
- Vacaville Autumn Leaves  
Vacaville, CA  
+California State Grange
- 1989**  
Anaheim Memorial Manor  
Anaheim, CA

1989 (cont.)

Camelot Village  
Council Bluffs, IA

Casa de Pinos  
Prescott, AZ

Cimarron Court  
Kearney, NE

The Concord\*\*  
Pasadena, CA

Gaslight Apartments  
Converse, IN

Lakeview Manor  
Storm Lake, IA

Loess Hills Estates  
Glenwood, IA

Miracle Manor  
Edna, TX

Westover Manor  
Cedar Rapids, IA

1990  
Bennett Place\*\*  
Pittsburgh, PA

Capital Court  
Corydon, IN

Grace Place  
Norfolk, VA

La Mirada Vistas  
La Mirada, CA

Lindsay Place  
Lindsay, OK

Mill Pond Manor  
Saline, MI

Pecan Place  
Bonham, TX

Sangnok Villa  
Los Angeles, CA

Villa Nueva  
Los Angeles, CA

1990 (cont.)

Winslow Manor  
Winslow, AZ

Yorkshire Place  
Cape May, NJ

1991  
Crescent Manor  
Mesquite, TX

Kemet House  
Chesapeake, VA

Klein 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

New Hampshire  
Apartments  
Los Angeles, CA

Stone Creek Village  
Phoenix, AZ

Sunny Isle Housing  
for the Elderly  
Christiansted,  
St. Croix, USVI

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

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



Anaheim Memorial Manor  
Anaheim, CA

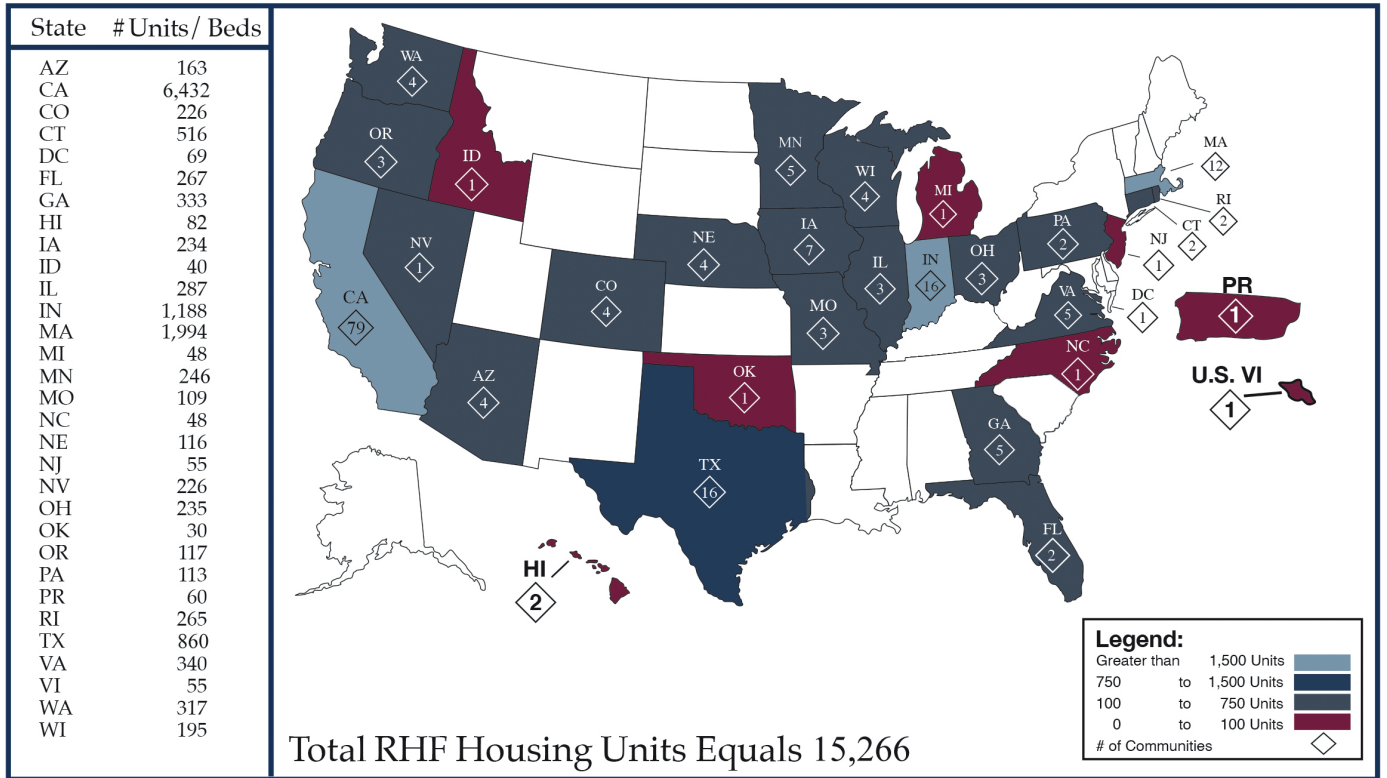


Madison Avenue Apartments  
Loveland, CO



Culver City Rotary Plaza  
Culver City, CA

<b>1996</b> The Carlin** Arlington, VA	<b>2002</b> Amistad Plaza** Los Angeles, CA	<b>2006 (cont.)</b> Northvale Village Houston, TX	<b>2013 (cont.)</b> Lane Manor Stone Mountain, GA
<b>1997</b> Cardosa Village Sacramento, CA	Benson Manor Smyrna, GA	Oak Knoll Villa San Antonio, TX	RHF The Whittier** Los Angeles, CA
Granada Gardens Granada Hills, CA	Seabury Heights** Worcester, MA	<b>2007</b> Farrfield Manor Columbus, GA	<b>2014</b> Broadwood Terrace** Los Angeles, CA
Haven 501 Apartments (Madison Avenue) Los Angeles, CA	<b>2003</b> Binnall House** Gardner, MA	Providence Place Salem, OR	Las Alturas** Los Angeles, CA
Haven 501 Apartments (Burlington Street) Los Angeles, CA	Hollyview** Los Angeles, CA	<b>2008</b> Bexton Place San Antonio, TX	Mabel Meshack White Manor Dallas, TX
St. James Apartments** Los Angeles, CA	Independence Square Evansville, IN	Harvest Pointe Loveland, CO	Madison Avenue Apartments** Loveland, CO
Rio Vista Village** Los Angeles, CA	King James Court** Orange, MA	<b>2009</b> Mount Beulah Terrace Pagedale, MO + Mount Beulah Missionary Baptist Church	<b>2015</b> Barringer Gardens Charlotte, NC
<b>1998</b> Creekbend Gardens Houston, TX	Pine Crest** Orange, MA	<b>2010</b> Desert Sage Hermiston, OR	Deaconess Krafft Center Cleveland, OH
<b>2000</b> Abbey Apartments Indianapolis, IN	Village Pointe Norfolk, VA	Harshfield Terrace Quartz Hill, CA	Deaconess Perry Center North Royalton, OH
<b>2001</b> Colonia Jess Lopez Los Angeles, CA	<b>2004</b> Los Arcos** Poway, CA	Riverside Village** Leominster, MA	Deaconess Zane Center Cleveland, OH
Cornerstone Gardens Houston, TX	Lowell Place Bakersfield, CA + Bakersfield Senior Center, Inc.	Shepherd Park** Hartford, CT	Desert Haven Odessa, TX
Esperanza Apartments** Seattle, WA	Mason Place** Boston, MA	Village Gardens Norfolk, VA	The Towers of Jacksonville** Jacksonville, FL + Towers of Jacksonville, Inc.
Park Place Seattle, WA	North Capitol at Plymouth Washington, D.C. +Plymouth Congregational UCC of Washington, D.C.	<b>2012</b> Capitol Towers** Hartford, CT	<b>2016</b> Immanuel Residences Evergreen Park, IL
Symphony Plaza East** Symphony Plaza West** Boston, MA	<b>2006</b> Douglas House** Brockton, MA	College Villas** Henderson, NV	Paloma Terrace** Los Angeles, CA
The Stearns** Boston, MA	Hamilton Wade** Brockton, MA	Congregational Tower** Chula Vista, CA	Sonata at Riverpark** Oxnard, CA
	Ingleside Manor Macon, GA	<b>2013</b> Essex Village** North Kingstown, RI	
		Kings Grant** North Kingstown, RI	



**2017**

Ardmore Apartments\*\*  
Los Angeles, CA

Bonnie Brae Apartments\*\*  
Los Angeles, CA

Carondelet Court\*\*  
Los Angeles, CA

Darson Marie Terrace\*\*  
San Antonio, TX

The Gordon\*\*  
Los Angeles, CA

Harvard Heights\*\*  
Los Angeles, CA

Hobart Heights\*\*  
Los Angeles, CA

Normandie Terrace\*\*  
Los Angeles, CA

**2017 (cont.)**

RHF Pacific Beach  
Shores  
Pacific Beach, CA

Sagetree Terrace\*\*  
Houston, TX

The Serrano\*\*  
Los Angeles, CA

Witmer Apartments\*\*  
Los Angeles, CA

**2018**

Perryville Senior  
Apartments  
Perryville, MO

Crenshaw Gardens\*\*  
Los Angeles, CA

Crenshaw Villas\*\*  
Los Angeles, CA

Paseo at California\*\*  
Los Angeles, CA

**2020**

Hillcrest Acres\*\*  
Attleboro, MA

**2022**  
Slate Creek Apartments  
Effingham, IL

Regency Apartments  
Mason City, IA

**2025**  
Bethel I  
Alexandria, MN

Bethel II  
Alexandria, MN

Park Villa Apartments  
Park Rapids, MN

Parmly Lakeview  
Chisago City, MN

Winona Shores  
Alexandria, MN

**Under Construction**

Congregational Place\*\*  
Chula Vista, CA

Central Metro Place\*\*  
Baldwin Park, CA

**Pre-Development**  
Milton Manor\*\*  
Westminster, CA

**Land**

Riverside, CA  
Phoenix, AZ

+Co-sponsor

\*Third Party Management

\*\*Syndicated Project

# Core Values

## Service

We are dedicated to serving our residents and their local communities.

## Faith

We are faith-based, mission-driven, and proud of our heritage with the United Church of Christ. We honor the faith and traditions of every religion and the nonreligious and will not attempt to impose our faith on others.

## Respect

We believe each person is a child of God and, as such, should be treated with dignity and respect.

## Integrity

We are committed to being honest, ethical, and accountable, and we hold our partners to the same high standards.

## Culture of Belonging

We are dedicated to a culture of caring, belonging, and community.

## Lifelong Learning

We are committed to a culture of professional growth through education, training, and continual learning.

## Civic Involvement

We support public policies that benefit persons in need of affordable housing.

# RHF Charitable Foundation & Philanthropy



Together we are making a difference and changing lives.

RHF Charitable Foundation is so thankful for its numerous donors, who regularly and generously contributed in 2025 bringing continued care, comfort, and hope to RHF residents, when they needed it most.

I hope you enjoy the stories in this publication highlighting how lives were changed through your gifts. On behalf of the 20,000 residents served by RHF, thank you for joining us to help thousands of older adults, families, and people with disabilities thrive.

In the year ahead, RHF Charitable Foundation remains 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  
Chief Strategy Officer & Vice President of Philanthropy,  
Retirement Housing Foundation  
President, RHF Charitable Foundation

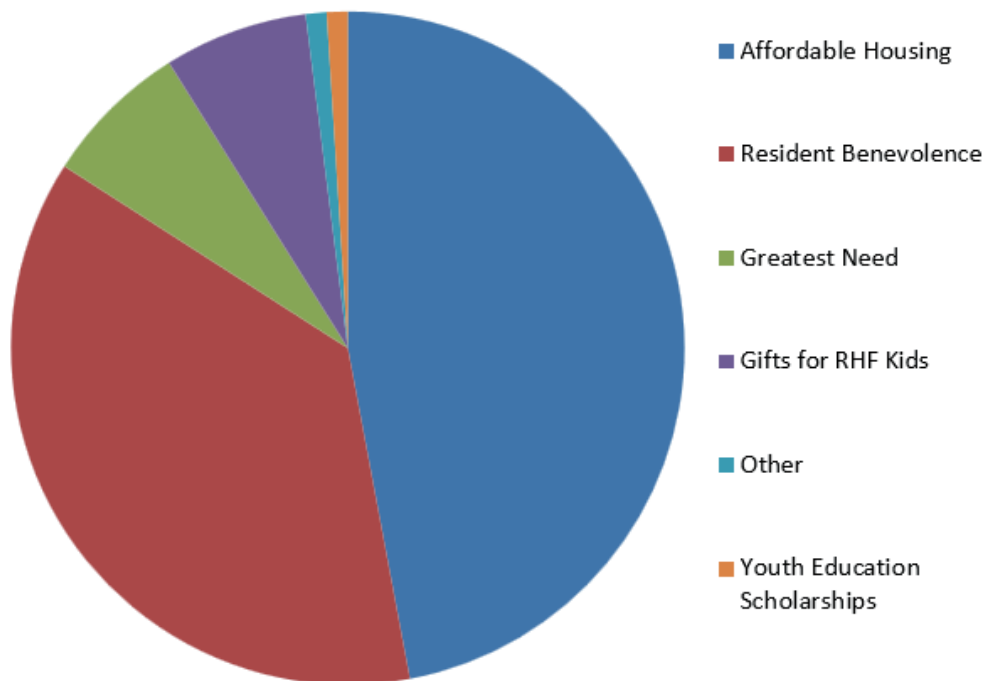
# 2025 RHF Charitable Foundation Fund Descriptions

## Our FUNDS:

Donors may designate their contribution to any of these RHF Charitable Foundation established funds:

- **Affordable Housing** - Helps preserve, maintain, and create affordable housing across the country.
- **Resident Benevolence** - Provides much needed assistance to residents in unsubsidized communities and funds a variety of programs to enhance quality of life for residents of all ages.
- **Youth Education Scholarships** - Offers educational scholarships to the children and young adults living in RHF's family communities.
- **Gifts for RHF Kids** - Delivers holiday gift cards to the children living in RHF's affordable communities every December.
- **Project H.A.N.D.S.** - Provides crafting materials for RHF residents to create handmade items. These items are then donated to local shelters, schools, hospitals, and other 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.



# 2025 RHF Charitable Foundation Impact Report

## **Gifts for RHF Kids**

- 1,345 holiday gift cards to children 0-17 living in our RHF communities.

## **Resident Benevolence**

- 26 residents received new furniture or replacement furniture for their apartments.
- 24 communities received social service programming grants to provide health and wellness, isolation prevention, and resident education programming at our communities nationwide.
- 1,161 Kicks 4 Kids back-to-school shoe gift cards for new school shoes were delivered to our family communities.

## **Project H.A.N.D.S.**

- 32 communities received grants for materials to be used by their Project H.A.N.D.S. groups to make items to donate in their surrounding community.

## **Youth Education**

- 21 students ages 5-25 received scholarships for tuition, school supplies, books, after-school activities, etc.

## **Affordable Housing**

- 42 residents received grants to help with security deposits and first month's rent. In many cases this helped previously unhoused people move into their RHF home.
- 21 communities received grants for community improvements.

# 2025 National Headquarters Donors

The following donors made monetary or in-kind donations to RHF Charitable Foundation's funds through the national headquarters office from January 1, 2025 to December 31, 2025.

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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.

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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.

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Women's Life

### Sagetree Terrace Houston, TX

Arthel Hawthorne  
Complete Residential Living  
Harris County Public Health  
Ora McGrew  
Senior Medicare Patrol

**Sagetree Terrace (cont.)  
Houston, TX**

Thanh Phi  
XTreme Home  
Healthcare Provider  
Services

**Southpointe Villa  
Rialto, CA**

Acela Gudino  
Book of James Group  
Eloise Reyes Gomez  
Feeding America  
Riverside | San  
Bernardino Counties  
Finesse Healthcare  
Professional Institute of  
Beauty

**Towne Creek  
Apartments  
McKinney, TX**

Cherallynne Forcella  
Empower Brokerage  
Karen Donaldson  
McKinney Bible Church  
St. Peters Episcopal  
Church  
Toni Andrukaitis  
Totally Cool, LLC

**Valley View  
Manitowoc, WI**

Cecilia Franks  
Darlene Colbo  
Doris Mattie

**Valley View (cont.)  
Manitowoc, WI**

Wisconsin Conference  
of the UCC

**Village Gardens  
Norfolk, VA**

Lamberts Pointe Baptist  
Church

**Vistas  
Van Nuys, CA**

STARRY Internet

**Westover Manor  
Cedar Rapids, IA**

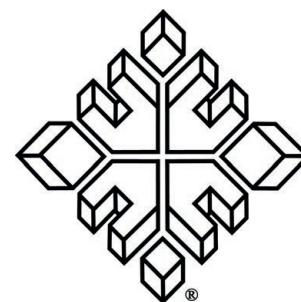
Trapeze Software

**Wilshire House  
Santa Monica, CA**

Advance Fire & Sound Inc.

**Yorkshire Place  
Cape May, NJ**

Wawa Market



## Project H.A.N.D.S.

Project H.A.N.D.S.® (Helping Angels National Donated Support) remains a favorite volunteer organization at RHF. In 2025, new Project H.A.N.D.S. groups emerged while others expanded, resulting in the participation of 70 RHF communities. Project H.A.N.D.S. fosters gratitude and generosity, crafting memorable connections among 680 volunteers who committed 47,475 hours, leading to the creation of 22,150 handmade donation items. The dedication of staff, volunteers, and community partners drives the program's growth, including the support of 250 outside agencies and businesses.

- Project Hands Volunteers: 680
- Communities that participated: 70
- Volunteer hours: 47,475
- Outside agencies and businesses involved: 250
- Handmade items made: 22,150



**Pioneer Towers (Sacramento, CA) Project H.A.N.D.S.** volunteers crafted and donated tote bags and plush pillows to the McDonald House which provides comfort, care, and support for families with children during medical treatment.



**Project H.A.N.D.S. volunteers at Pilgrim Tower North in Pasadena, CA,** made fleece knot blankets for children and families served at the HillSides, a leading health and human services nonprofit that provides support to young adults with transitional housing, life skills training, job training and placement.

# 2025 RHF Team Givers

Our staff members perform important daily duties to make shelter and service a reality for the more than 19,000 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 2025.

Anonymous Donor	Peggy Crain	Lani D. Jackson	Brianna Mason
Carlos Adame	Mae Delos Santos	Kerry Jennings	Ora McGrew
Collen Adams	Sakhila Devi	Pamela Jennings	Sharron McMullin
Veronica Guadalupe	Dina DiMambro	Eloisa Tec Jimenez	Emma Miano
Aguilar Rodriguez	Thanh Do	Stacey Johnson	LaVonne Mickelson
Robert Amberg	Yuri Escandon	Linda Jones	Patricia Milan
Shannon Ancira	Bob Fard	Monique Jones Rugley	Katharine Miller
Thomas Armstrong	Jennifer Foglietta	Cindy Kalbes	JoAnn Montelongo
Christine Baca	Laura Fox	Gee Hyang (Angie) Kim	Rokydah Mustafa
Mary Barner	Leonila Franada	Diane King	Charles Nevin
Karina Barragan	Nasreen Garcia	Mona Kwon	Heejung Oh
Nada Battaglia	Rufino Gelig	Arlene Lacayo	Barbara Olivas
Olivia Bendico	Kevin Gilchrist	Rosa Lara	Victoria O'Malley
Maria Bonifacio	Brian Gonzalez	Robert Lentz	Cynthia Ornelas
Brenda Boonlua	Betsabe Gonzalez-	Cathy Levario	Michelle Ornelas
Marc Braun	Mixon	Dawn Lewis	Minerva Ornelas
Antoinette Brooks	Ronald Greathouse	Ashley Lincicum	Martha Palafox
Philip Buerk	Eliza Guerrero	Maria Del Carmen Lira	Sangchung Park
Judelyn Cacatian	Ramatoulaye Gueye	Syree Little	Brian Parker
Sheila Calado	Claudia Guzman	Teresita Liwanag	Gloria Pedregon
Beatriz Camarena	Susan Guzman	Yau Ho Janet W. Lyle	Elva Pereida-Osorio
David Carroll	Hirut Haile	Monica Maciel Ruiz	Delores Peters
Victor Castro	Maggie Hall	Justina Mackay	Ofelia Pielago
Jeremy Castronuevo	Stuart Hartman	Brian Magnone	Jose Pineda
Cristina Chacon	Lori Hazelwood	Dena Maiolo	Sarah Pope
Georgia Chambers	Ingrid Hernandez	Sandy Mao	Rush Porter
Mercy Clemens	Elvira Hernandez	Mina Marinescu	Kelly Presley
Roland Cons	Christopher Hill	Autumn Martinez	Larethia Prince
Amparo Cordova	Thuy Hoang	Emmanuel Martinez	Diana Pro

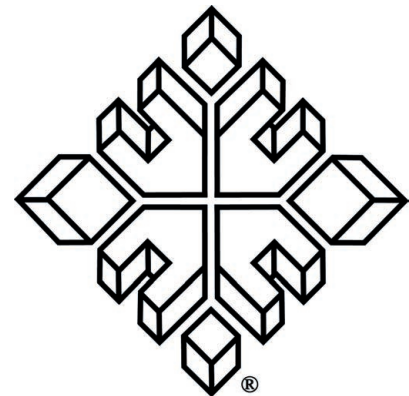


In-N-Out 's catering truck visited RHF's national office for a staff appreciation day, hosted by the Philanthropy team.

## 2025 RHF Team Givers (cont.)

Gloria Puentes  
 Dolores Quijano  
 Chris Ragon  
 Isidora Ramirez  
 Guadalupe Rendon  
 Tina Robinson  
 Tanya Robison  
 Leo Romero  
 Shelley Ryan  
 Griselda Santana  
 Daysi Serrano  
 Scott Siehr  
 Cecilia Simmonds  
 Lily Simms  
 Melissa Sims  
 Lisa Sok  
 Suzanne Stacey

John Stonecipher  
 Reva Swegman  
 Stephanie Titus  
 Lance Transfiguracion  
 Dena Turner  
 Laura VanDee  
 Alexis Vasilchak  
 Stacy Vasquez  
 Maura Vince Cruz  
 Svitlana Voronyuk  
 Jenny Vu  
 Michael Vukovich  
 Deborah Whitehead  
 Diane Wilson  
 Diane Wink  
 Sharon Young



**RHF**<sup>®</sup>

# Retirement Housing Foundation Corporate Information

## Officers:

Donald Hart, Chairperson  
Dr. Jack Bauman, Vice Chairperson  
Jeffrey Pollock, Vice Chairperson  
Stuart Hartman, President & CEO  
Andrew Bunn, Treasurer  
Laura Fox, Corporate Secretary  
Arlene Lacayo, Assistant Corporate Secretary  
Dina DiMambro, Assistant Corporate Secretary

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