



GOVERNANCE AND MANAGEMENT

REPORT

**FISCAL YEAR ENDING
MARCH 31, 2022**

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Overview

Front Porch Communities and Services (“Front Porch”) is a California nonprofit public benefit corporation that provides housing and services to residents of its senior living and active adult communities and that develops, owns and manages affordable housing for seniors, families, and persons with disabilities. Front Porch currently carries out its mission *to inspire and build community, cultivating meaningful relationships and experiences that respond creatively to changing needs* with the efforts of approximately 3,000 full and part-time employees serving over 7,500 residents of multi-level senior living, active adult, and affordable housing communities.

Front Porch is a tax-exempt charitable organization under Section 501(c)(3) of the Internal Revenue Code and analogous provisions of the California Revenue and Taxation Code.

On April 1, 2021, Front Porch became the sole corporate member of Covia Group, Covia Communities and Covia Affordable Communities, each California nonprofit public benefit corporations, which expanded Front Porch’s operations in Northern California.

As a result of the acquisition of the Covia entities, the Front Porch organization of affiliated entities is collectively one of the largest nonprofit senior living providers in the United States. This combined Front Porch organization operates sixteen multi-level senior living communities (excluding one community that is currently not operational) and three active adult monthly rental communities with limited services, containing 3,301 independent living and assisted living residential units, 166 memory support units, and 674 skilled-nursing beds (collectively, the “Communities”). All of the Communities are located in California, except for two of the active adult communities with limited services: England Oaks in Louisiana and Cecil Pines in Florida. Ten of Front Porch’s Communities are continuing care retirement communities (“CCRCs”), some of which have been in operation for more than 100 years. Six of Front Porch’s multi-level Communities are monthly rental communities.

The Front Porch organization—through its subsidiaries CARING Housing Ministries, Inc. (“CHM”), Sunny View Lutheran Home (“SVLH”), and Covia Affordable Communities (“CAC”)—also develops, owns and/or manages 32 affordable housing communities, all located in California except for one located in Arizona, with more than 2,600 affordable housing units serving more than 3,400 residents, including seniors, families and children who are economically, physically, mentally or developmentally challenged. A chart reflecting Front Porch and its related entities as of March 31, 2022 is included in this Report as Appendix A. A list of the senior living and active adult communities operated by Front Porch and Covia Communities and the affordable housing communities managed by CHM and owned and managed by CAC is included as Appendix D.

Front Porch seeks to provide residents the opportunity to live an engaged life, to pursue their passions and find joy, meaning, and purpose in community with others, and is dedicated to providing quality, accessible, and affordable human services to individuals in the markets it serves. Front Porch offers the advantages of economies of scale while maintaining the individual identities, constituencies, and heritages of its individual senior living Communities. Front Porch continues to cultivate partnerships, joint ventures, and affiliations to develop unique communities, capacities, and services that meet the changing needs of its residents. Front Porch is organized around six core values: connect, build trust, collaborate, lead responsibly, inspire creativity, and embrace change. These values, along with the mission, support Front Porch’s vision: “To empower individuals to lead connected and fulfilled lives through community and innovation”.

History

Front Porch was incorporated in 1995 as The Internext Group. Its Articles of Incorporation were amended in August of 1998 in preparation for the March 1999 consolidation of the operations and certain assets of California Lutheran Homes, FACT Retirement Services and Pacific Homes into The Internext Group.

The Internext Group changed its name to Front Porch Communities and Services in 2002.

In 2006, Front Porch purchased a continuing care retirement community, Sunny View Retirement Community, and an affordable housing community, Sunny View Lutheran Home, each located in Cupertino, California.

Acquisition

As noted above, on April 1, 2021, Front Porch became the sole corporate member of Covia Group, Covia Communities, and Covia Affordable Communities. Covia Group was the parent of Covia Communities and Covia Affordable Communities prior to the acquisition. Covia Communities owns and operates six entrance fee CCRCs, owns one community that is currently not operational, and owns and operates one active adult community with limited services. Covia Affordable Communities owns eight and manages one affordable housing communities. Following the acquisition, Front Porch and Covia Communities are governed by boards of directors composed of the same directors and managed by a single management team. On April 1, 2022, Covia Communities and Covia Group each merged with and into Front Porch.

Affordable Housing

Front Porch is the sole member of its not-for-profit subsidiaries CAC, CHM, and SVLH. CAC, through subsidiary corporations, owns 8 affordable housing communities serving approximately 1,060 individuals residing in more than 900 affordable housing units. SVLH owns one affordable housing community located in Cupertino, California ("Sunny View West"). CHM manages 23 affordable housing communities (including Sunny View West) serving approximately 2,260 individuals residing in more than 1,600 affordable housing units. CAC manages one affordable housing community located in San Francisco, California, serving approximately 115 individuals residing in 105 affordable housing units.

CAC has a staff of 89 employees. CHM has a staff of 77 employees. Corporate staffing of both CAC and CHM include personnel in the areas of accounting/finance, operations, training, administration, property supervision, service coordination, maintenance services and risk management. SVLH has no employees, and management and administrative services are provided to SVLH by CHM.

CAC provides Resident Service Coordinators ("RSCs") to all the senior affordable housing communities for Front Porch. In addition, CAC provides RSCs on a contract basis to 14 affordable communities outside of the Front Porch organization. RSCs help residents remain independent longer by providing personalized support to access entitlement programs and local services, as well as supplying learning resources about potential issues before they can become problems. RSCs also encourage resident participation in the community at large.

Front Porch anticipates that the merger of CAC into CHM will be completed by the end Fiscal Year 2023, at which time CHM will become the sole member and/or project sponsor of SVLH and the other CAC subsidiaries.

Related Organization. A separate not-for-profit corporation, Brookmore Apartment Corporation ("Brookmore") is the managing general partner of certain affordable housing communities developed and/or rehabilitated with tax-credit financing. Front Porch has provided seed capital funding, in the form of interest-bearing unsecured loans, for the acquisition and/or rehabilitation of affordable housing communities owned

by Brookmore-affiliated entities. These loans are made from a revolving \$1 Million Fund established by the Front Porch Board of Directors for the preservation and redevelopment of affordable housing communities. To date, \$1.8 Million has been loaned from the Fund to three Brookmore-affiliated entities to provide seed capital funding for affordable housing preservation and redevelopment projects, all of which has been repaid with interest. This unique and innovative collaboration, which also provides CHM the opportunity to manage and jointly redevelop these communities with Brookmore, is expected to enable Front Porch to continue its mission with CHM of developing and preserving affordable housing. CHM currently manages all seven Brookmore affordable housing communities.

Philanthropic Partners

Front Porch supports, and its senior living communities, affordable housing communities, and programs are, in turn, supported by, three philanthropic partner organizations: Front Porch Communities Foundation (“FPCF”), Covia Foundation, and Bethany Center Foundation of San Francisco (“BCFSF”). Front Porch also receives over \$1,400,000 per year from other foundations and government agencies. On July 20, 2021, Front Porch’s Board of Directors approved the merger of Covia Foundation and BCFSF with and into FPCF, which merger was consummated on April 1, 2022.

FPCF is a California nonprofit public benefit corporation formed from the April 1, 2021 merger of the Front Porch’s prior philanthropic partners: FACT Foundation, Pacific Homes Foundation and Sunny View Lutheran Communities and Services. In connection with the merger, Front Porch became the sole member of FPCF. The ultimate purpose of FPCF is to establish, grow and maintain funds to benefit and provide continuing support for the capital, benevolence and assistance needs of Front Porch and its programs.

In the past ten years, Front Porch philanthropy has totaled in excess of \$45 million through the fiscal year ended March 31, 2022. Certain assets of the aforementioned organizations, based on accounting rules related to designations and restrictions, are recorded in Front Porch’s annual audit.

Subsequent Events

Completed Mergers

Effective April 1, 2022, Covia Communities and Covia Group merged into Front Porch, completing the consolidation of the Front Porch and Covia senior living operations and entities. Covia Foundation and Bethany Center Foundation of San Francisco also merged into the Front Porch Communities Foundation on April 1, 2022.

Consolidation in Progress

In February of 2022, the boards of Front Porch, CHM, and CAC approved the merger of CAC into CHM and the reorganization of Front Porch’s affordable entities such that following the merger, CHM will be the sole member of all property-owning affordable housing subsidiaries, including SVLH. As of July 2022, CHM, CAC, SVLH and the other subsidiaries are governed by boards of directors composed of the same directors and managed by a single management team. Front Porch anticipates that the merger and reorganization will be completed by the end of Fiscal Year 2023, following receipt of regulatory approvals.

Chief Executive Officer Transition.

In April 2022, Front Porch’s Chief Executive Officer announced his intention to retire by March 31, 2023. The Board of Directors formed a search committee and retained a search consultant. On December 12, 2022, the Board Chair announced that Sean Kelly accepted this role and expected to join Front Porch in March 2023.

Recent Capital Financings

Series 2017A Bond Financing

Front Porch sold \$100,040,000 of bonds on August 2, 2017. The proceeds of the bond sale have been used to refund/refinance existing indebtedness and fund \$5 million of capital projects. By restructuring existing debt, Front Porch was able to reduce its debt service requirements, reduce variable interest rate exposure, level out future debt service, maintain cash reserves, and lower its total existing debt.

Series 2021A and 2021B Bond Financing

On September 9, 2021, Front Porch refinanced all of Covia Communities' long-term debt and a portion of Front Porch's long-term debt, reducing Front Porch's and Covia Communities' aggregate average debt service by more than \$5 Million annually. The Series A and Series B bonds sold for \$305,565,000 and are exempt from federal and state income tax. Covia Communities became a member of Front Porch's Obligated Group following the issuance of the Series 2021 Bonds. The HUD-insured loans related to the Fredericka Manor, Casa de Mañana, Kingsley Manor and Claremont Manor Real Estate LLCs, were also refinanced in connection with the issuance of the Series 2021 Bonds, permitting these communities to re-join Front Porch's Obligated Group. By refinancing the combined debt, Front Porch was able to streamline its debt profile, achieve cost savings, lock in long term committed capital, and level overall debt service.

Once the refinancing closed, the Real Estate LLCs merged into Front Porch effective October 12, 2021, and Front Porch Communities Operating Group, LLC merged into Front Porch effective December 31, 2021.

Credit Ratings

Front Porch is currently rated "A" by Fitch Ratings and "A-" by Standard & Poor's, both with stable outlooks.

Certain Front Porch Initiatives and Programs

Front Porch Center for Innovation and Wellbeing

The Front Porch Center for Innovation and Wellbeing ("CIW") collaborates with a variety of partners to explore innovative uses of technology to empower individuals to live well, especially in their later years. Core initiatives focus on how technology can enhance social connectedness of residents, promote resident engagement and growth, empower residents with more control over their health and wellness, reduce the possibility of emergencies or serious events involving residents, and increase resources and support for formal and informal caregivers at communities. CIW integrates residents, staff, research partners and technology companies to identify potential opportunities, test them out, find the ones that work, and then rapidly deploy these solutions.

Humanly Possible®

Humanly Possible® is a program for encouraging innovation and greater collaboration among all levels of the Front Porch organization. Front Porch is investing system-wide in its team members and business processes through educational programs, executive training, and peer-to-peer training focused around innovation. Team members are encouraged to initiate changes to improve the lives of those Front Porch currently serves and to create new and improved services for the future. Humanly Possible® also supports external collaboration with other entities and individuals, including the formation of innovative partnerships with other non-profit organizations, for-profit companies, and academia to advance and develop new approaches, methodologies and technology applications for delivering services to the senior population.

Community Services

Covia Communities has operated community-based programs known as “Community Services” for the past 20 years that are aimed at improving the quality of life for older adults who may not live within one of our physical communities. These programs address needs such as food insecurity, social isolation, and housing affordability and safety. Each year over 10,000 low and moderate income individuals participate in creative, innovative programming, including: Home Match, (a home sharing partnership with local municipalities); Market Day (neighborhood “pop up” low cost produce markets); Creative Spark (training on creative education and resources); and Social Call and Well Connected (both national programs which use complimentary approaches to alleviate social isolation, create community, and provide activities of interest, education, and support in both in English and Spanish).

Organizational Accountability

The Senior Vice President of the Organizational Accountability Group ("OAG") serves as Front Porch’s Chief Compliance Officer and reports directly to the Chief Advancement Officer, with direct access to the Board of Director’s Audit Committee relative to statutory and regulatory compliance matters. The OAG is responsible for monitoring Front Porch's service and social responsibilities including the assessment of quality of all services, compliance with applicable statutes and regulations, and assessment of resident and employee satisfaction. Each year an annual accountability report is issued detailing the results of Front Porch's fulfillment of its social and service responsibilities. The OAG’s 2022 Impact Report is available on the Front Porch website.

Front Porch uses a collaborative review process called “ENGAGE” to evaluate “engagement” at all levels of the organization. Front Porch’s ENGAGE Team conducts periodic on-site assessments of resident and staff engagement, providing guidelines and recommendations for improvement. The ENGAGE assessment considers a combination of indicators including resident and employee surveys, management interviews, and focus group discussions with residents and employees. ENGAGE assessment results are periodically reported to Front Porch’s constituents including residents, family members, employees, the Board of Directors, and the outside community.

Governance March 31, 2022

Boards of Directors

The affairs of Front Porch and Covia Communities are each governed by a Board of Directors (each, the “Board” of the respective entity, and the members of each such Board being “Directors”) consisting of the same 15 persons. As of April 1, 2021, six Directors of each Board were nominated by Covia Communities and appointed by Front Porch, and nine Directors were nominated and appointed by Front Porch (collectively, the “Initial Directors”) [Appendix B]. The Initial Directors will each serve an initial term until December 31, 2023. Following such date, the Initial Directors will serve a second term based on their class, as described below. Pursuant to statute, one Director must be a resident of one of Front Porch’s continuing care retirement communities. There are currently two Resident-Directors serving on the Board. Directors are nominated by the Executive Committee of the Board and elected by the full Board. Front Porch management interviews Resident-Director candidates proposed by residents of continuing care retirement communities and makes a recommendation to the Executive Committee. Generally, no member of the Board may serve more than two successive three-year terms. An exception is addressed in the Bylaws when a Director begins service during an unexpired term. There are currently four Residents serving on the Boards as Directors, including the statutorily-required Resident-Director.

Front Porch seeks Board members based upon diversity of competency, experience, ethnicity, cultural background, differing ability and gender. The Board seeks members who are:

- Willing and capable of understanding the needs of diverse populations and evaluating programs and strategic directions in relation to services and environments which meet those needs.
- Willing to listen attentively, as well as speak directly and candidly.
- Capable of maintaining the highest levels of confidentiality.
- See their role as one of helping to interpret the partnership and decision-making which occurs from the common interests of Residents (and other consumers), Governance, and Management.
- Committed to the highest standards of service quality.
- Willingly adhere to the company's "Duty of Care/Conflict of Interest" policy.
- Embrace the core values of the company and make decisions in the light of those values.
- Commit to preparation for and regular attendance at meetings of the Board and assigned committees.
- Attend to the three obligations of not-for-profit organizations:
 - Fiduciary Responsibility
 - Social Accountability
 - Quality Service Delivery

The Board of Directors currently has four standing Committees: (a) Executive Committee, (b) Audit Committee, (c) Business Development and Assessment Committee, and (d) Finance Committee. Only Board members may serve on Board Committees. During Fiscal Year 2022, the Board met four times and the Executive Committee met eight times.

- *Executive Committee.* This Committee currently consists of the Board Chair and four additional Directors, including the Vice Chair or Chair-elect and the Chairs of the Audit Committee, Business Development and Assessment Committee, and the Finance Committee. The previous Chair of the Board also serves in an *ex officio* capacity. In addition to having the authority of the Board to take all necessary and appropriate action between regular or special meetings of the Board (except as otherwise provided by statute and the Front Porch Bylaws), the Committee's primary responsibilities include providing recommendations to the full Board on matters such as (1) the election of new Directors and the Chair and Vice Chair of the Board, (2) compensation of Directors, (3) establishing Board Committees and Committee membership, and (4) the resident representation structure. Consistent with Front Porch Bylaws, the Executive Committee is responsible for oversight of the Chief Executive Officer including review of compensation and performance. The Committee also reviews and approves the compensation of the Chief Financial Officer.
- *Audit Committee.* This Committee currently consists of five Directors. The primary responsibilities of the Committee are to review and recommend to the Board (1) approval of the appointment of the independent auditing firm and (2) approval of the annual audit. Once the independent auditing firm has been selected by the Board, the Audit Committee engages the auditing firm and establishes the scope of work and fee consistent with the Audit Committee charter. The Committee also oversees Front Porch's risk management program and compliance function. An annual report is submitted to the full Board summarizing the work of the Audit Committee and highlighting any unusual issues brought to its attention.
- *Business Development and Assessment Committee.* This Committee currently consists of five Directors. Its primary responsibilities include oversight of (1) capital and asset utilization and planning and (2) new business development projects.

- *Finance Committee.* This Committee currently consists of five Directors. Its primary responsibilities include oversight of Front Porch’s finances, which involves (1) oversight of investment management, (2) the review and recommendation to the Board of approval of the budget, (3) review of operating performance, and (4) establishment of operating parameters.

Members of the Board are kept informed of Front Porch's business through Board and Committee meetings and discussions with the CEO and other officers. The Board is routinely provided interim financial and operating reports and conducts independent discussions with Front Porch’s auditors as part of their annual review.

The CEO, the Chief Financial Officer, the Chief Operating Officer, the Chief Innovation and Technology Officer, the CHM President, and the Secretary/Chief Legal Officer attend Board meetings. Other management staff attend Board meetings on an as-needed basis. Executive Sessions may be held, with or without management present, at each meeting of the Board, the Executive Committee, the Audit Committee, the Business Development and Assessment Committee, and the Finance Committee.

Each Board is organized into three classes of Directors, designated as “Class A,” “Class B” and “Class C.” After the initial term, the Initial Directors assigned to Class A shall serve a second term expiring on December 31, 2024, the Initial Directors assigned to Class B shall serve a second term expiring on December 31, 2025, and the Initial Directors assigned to Class C shall serve a second term expiring on December 31, 2026. Thereafter, the Director positions of each class have a three-year term (which, in all cases other than the Initial Directors, may be renewed for a second three-year term) that expires at the end of a calendar year on a staggered basis. The Executive Committee addresses vacancies by reviewing candidates and making recommendations to the applicable Board. Directors are elected by a majority vote of the entire Board.

Director Duty of Care and Conflict of Interest Statements

Each Director signs an annual *Duty of Care and Conflict of Interest Statement* that is on file at the Front Porch offices.

Director Compensation

Directors may receive reasonable remuneration in the form of annual retainers and in-person Board meeting attendance fees. In addition, all out-of-pocket expenses to attend Board and Committee meetings and/or to conduct the business of the Board of Directors are reimbursed. At its meeting on October 20, 2020, the Board elected to suspend payment of Board annual retainers and meeting attendance fees.

Resident Representation to the Board

A Resident Representative is elected annually by his/her peer residents from each Community. From the CCRC Communities, four Resident Representatives are elected to attend, but not vote at, meetings of the Board of Directors in compliance with applicable statutes. Resident Representatives also do not sit on Board Committees. Resident Representatives to the Board are in addition to the statutorily-required voting Resident-Directors elected to the Board from among candidates proposed by residents of the CCRC Communities.

The Resident Representatives are responsible for assessing, representing, and voicing the resident perspective to each other, to the Boards of Directors, and to Front Porch senior management. Resident Representatives also are charged with the responsibility of conveying and representing actions of the Board of Directors in a fair manner to the residents of the Community from which they have been elected.

All Resident Representatives, and resident association Presidents who are not also resident representatives, receive the same notice of meetings and copies of minutes, agendas and other materials as the Board and Resident Representatives selected to attend the meetings of the Board. To further facilitate communication between the residents and the Board, senior management staff and select Board members conduct meetings with all Resident Representatives prior to scheduled Board meetings to provide information and solicit feedback.

Each elected Resident Representative also signs an annual *Duty of Care and Conflict of Interest Statement*.

Management

Leadership

Front Porch and Covia Communities are managed by a single management team. The Chief Executive Officer has oversight of the whole of Front Porch including governance and Board management, strategic facilitation, development and implementation, new business development, regulatory compliance, management oversight of all affiliates/subsidiaries, and relationships with FPCF and other philanthropic partners. The Board considers leadership continuity, capacity, and depth as critical success factors for Front Porch.

Management services and capacities are detailed in Appendix C.

Compensation Program

The goal of the compensation program for all of Front Porch is to help ensure the ability to attract, motivate and retain the highly talented individuals that Front Porch needs to be an industry leader in a competitive environment. The program is developed and updated with independent compensation consultants to support Front Porch's commitment to preserving and expanding not-for-profit human services and to effectively pursue its mission and achieve its business and growth strategies.

Aspects of the program include the following principles:

- Compensation related to performance;
- Incentive compensation as a significant part of senior management total compensation to achieve the aggressive goals of the organization;
- Retention compensation when determined necessary for the betterment of the organization as a whole and to assure continuity and certain skill sets; and
- Compensation practices that balance short and long-term objectives by rewarding individual, team, and corporate performance.

Executive Pay, Benefits, and Perquisites Strategy. Front Porch recognizes the critical importance of an approach to compensation that remains competitive, flexible, and innovative---while meeting appropriate legal guidelines---to ensure the ability to motivate and retain the highest quality executives. To remain competitive, it is critical to achieve and maintain the ability through compensation practices to attract and retain top management talent from both the not-for-profit and for-profit sectors.

General targets for market positioning for recruitment and retention of senior management are as follows:

- **Base Salaries:** 50th percentile;
- **Benefits and perquisites:** 50th percentile;

- **Maximum total pay, benefits, and perquisites:** *75th percentile*; and
- **Maximum Total Cash Compensation** (base salary + maximum at-risk compensation when extraordinary performance is achieved): *75th percentile*.

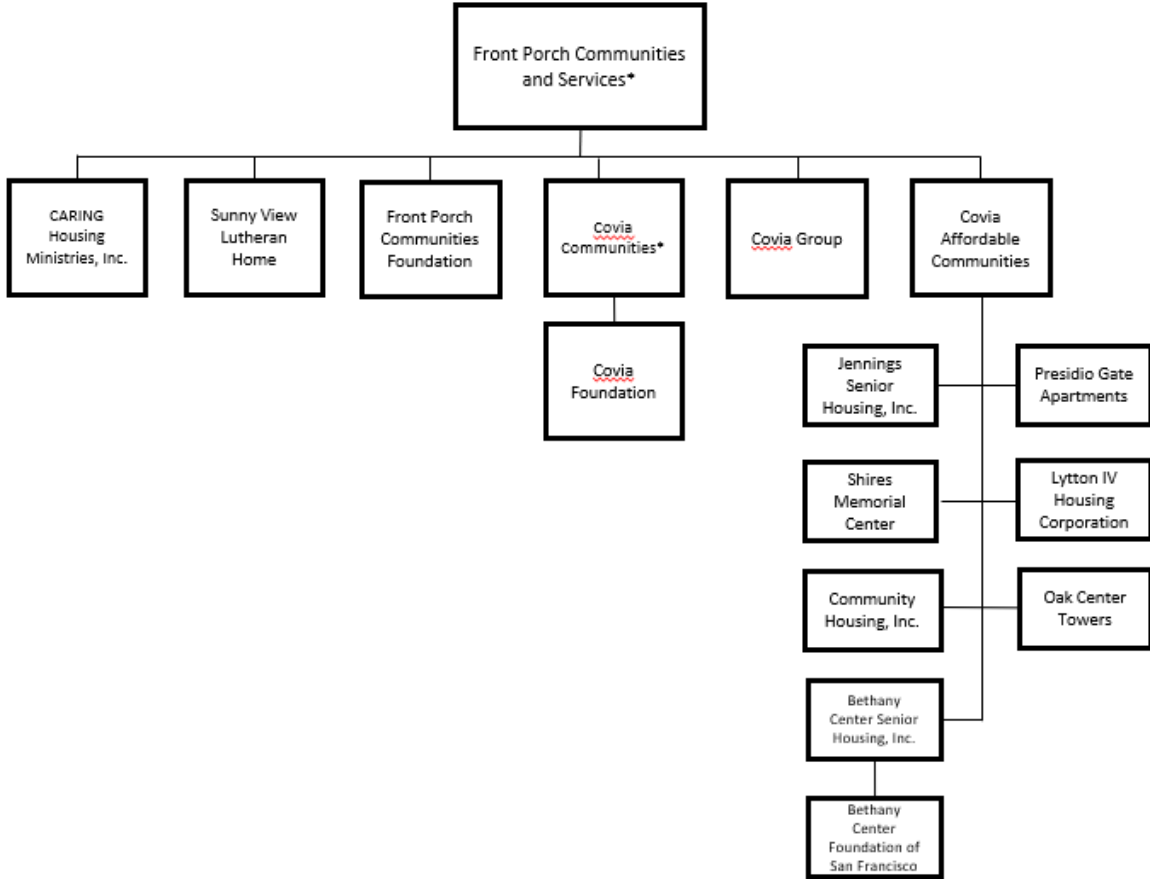
The Board's Executive Committee also engages consultants to prepare executive remuneration studies analyzing Front Porch executive compensation.

At-risk compensation may be reduced or eliminated if performance does not meet expectations approved by the Board.

Administration. In accordance with governing documents, the approach to compensation for senior management is under the jurisdiction of the Executive Committee of the Board. The Directors serving on the Executive Committee set overall compensation principles and policy and review the entire compensation program regularly, with independent comparative review approximately every two to three years, and, at the Committee's discretion, with major changes recommended to and approved by the full Board. The Committee regularly engages outside, independent consultants in setting and determining whether the amounts and types of compensation Front Porch pays its senior management are competitive, appropriate, and consistent with legal guidelines governing compensation of senior executives in non-profit corporations.

APPENDIX A

Front Porch and its Related Entities



* Member of Obligated Group

APPENDIX B

Front Porch and Covia Communities Boards of Directors

March 31, 2022

Peter Dunckel	<i>Class A – 12/31/24* Position #1 Initial Appointment by Covia Resident</i>	Oliver Wesson Jr.	<i>Class B – 12/31/25* Position #9 Initial Appointment by Front Porch</i>
Mary Ellen Heising	<i>Class A – 12/31/24* Position #2 Initial Appointment by Covia Resident-Director</i>	Susan Whittaker	<i>Class B – 12/31/25* Position #10 Initial Appointment by Front Porch</i>
Jimmie Kennedy	<i>Class A – 12/31/24* Position #3 Initial Appointment by Front Porch Resident-Director</i>	Nancy Duranteau	<i>Class C – 12/31/26* Position #11 Initial Appointment by Covia</i>
Kevin Kroeker	<i>Class A - 12/31/24* Position #4 Initial Appointment by Front Porch</i>	Vince Forte	<i>Class C – 12/31/26* Position #12 Initial Appointment by Covia</i>
Kay Murphy	<i>Class A – 12/31/24* Position #5 Initial Appointment by Front Porch Resident</i>	Laura Jacobs	<i>Class C - 12/31/26* Position #13 Initial Appointment by Front Porch</i>
Joanne Handy	<i>Class B – 12/31/25* Position #6 Initial Appointment by Covia</i>	Deborah Proctor	<i>Class C – 12/31/26* Position #14 Initial Appointment by Front Porch</i>
Marion McGovern	<i>Class B – 12/31/25* Position #7 Initial Appointment by Front Porch</i>	Lannie Tonnu	<i>Class C – 12/31/26* Position #15 Initial Appointment by Front Porch</i>
Suanne Ramar	<i>Class B – 12/31/25* Position #8 Initial Appointment by Covia</i>		

*Date that second term expires.

Biographies

Class A Directors: Second Term Expiring on December 31, 2024

Peter Dunckel

Mr. Dunckel is a retired executive from Crown-Zellerbach Corporation, leaving in 1996 as Vice President of Marketing. Previously he served the company in a variety of management capacities and as Managing Director of Crown Van Gelder in Switzerland, a joint venture company. Since his retirement he has volunteered at a number of Bay Area nonprofits. Mr. Dunckel recently served as Chair of the Covia Group Board of Directors. Mr. Dunckel and his wife are residents of San Francisco Towers.

Mary Ellen Heising (Resident-Director)

Ms. Heising was the first Executive Director of the Second Harvest Food Bank of Santa Clara and San Mateo Counties. She also served on the initial national Board of Directors that established many of the policies and standards by which food banks across America operate today. After moving to Spring Lake Village in 2016, she immediately became involved with many of the committees and activities and served as the Resident Council President in 2019.

Jimmie Kennedy (Resident-Director)

Jimmie Kennedy is the retired Chief of the Anaheim, California Police Department where he served for 30 years. Chief Kennedy also taught criminal justice classes at Fullerton College for 36 years, the last four of which he also chaired the College's Administration of Justice Department. A United States Navy veteran, Chief Kennedy holds A.A., B.A. and M.A. degrees in Police Science, Public Service Management, and Management. He is also a graduate of the FBI National Academy, the FBI National Executive Institute, and the University of California, Irvine Executive Management Program. Chief Kennedy is a resident of the Company's Walnut Village community in Anaheim and a former President of its Resident Association and Resident Representative to the Board.

Kevin Kroeker

Mr. Kroeker is the General Counsel for SCAN Health Plan. Previously, he was a partner in the Los Angeles office of the international law firm Crowell & Moring and co-chair of the firm's Health Care Group, where he represented health care organizations on a wide range of state and federal regulatory matters and health care transactions. Mr. Kroeker has more than 25 years of experience representing managed care plans and insurers, Medicare Advantage Organizations, Medicaid Managed Care Plans, medical groups, and community clinics, among others. He counseled health plans and providers concerning compliance with federal and state health care laws and regulations and represented health care entities in connection with enforcement actions and internal investigations related to compliance matters. He also counseled non-profit organizations on governance and compliance matters. Mr. Kroeker received his J.D. degree from the University of California, Davis School of Law and his B.A. degree from the University of Oklahoma.

Kay Murphy

Ms. Murphy was a leader in the development of public relations and communications programs for hospitals creating the Public Relations Program for Columbus/Cuneo/Cabrini Medical Centers in Chicago in 1968. After relocating to southern California in 1971 Ms. Murphy created the Public Relations Program for Northridge Hospital Medical Center and served as its Director. She thereafter was the Communications Director for the Hospital Council of Southern California and the Director of Public Affairs for Huntington Hospital in Pasadena until she formed her own consulting firm to assist nonprofit organizations with their public and media relations. Now retired, Ms. Murphy is a resident of the Company's Claremont Manor community and a former President of its Resident Association and a Resident Representative to the Board of Directors. She holds a Bachelor of Arts degree from St. Catherine University.

Class B Directors: Second Term Expiring on December 31, 2025

Joanne Handy

Ms. Handy is the immediate past President and CEO of LeadingAge California and currently serves on the Board of Trinity Continuing Care, the post-acute company of Trinity Health. She was formerly CEO of the Visiting Nurse Association of Boston and CEO of the Institute on Aging, one of San Francisco's major aging services providers. She served on the national Board of AARP and was Chair of the American Society on Aging and served on the national board of AARP. She is currently a consultant in home care, eldercare, and senior living.

Marion McGovern

Ms. McGovern is an entrepreneur and business strategist. She co-founded M Squared Consulting, one of the first niche-consulting firms that matched independent consultants to client needs. Following the sale of the company to a South African conglomerate, she chaired the Board for its US subsidiary negotiating disparate operating approaches. Ms. McGovern has also served as an adjunct professor at the University of San Francisco's School of Management. She currently serves as Board Chair of The Myers-Briggs Company, the publisher of the most widely used personality assessment tool in the world. She is the author of two books about the evolving workplace, most recently *Thriving in the Gig Economy*. She received a BSBA degree from Boston University School of Management in International Economics and an MBA from the University of California, Berkeley in International Finance.

Suanne Ramar

Ms. Ramar is an Investment Counselor at Bailard, Inc. Previously, she served as an Investment Manager at Nelson Capital/Wells Fargo Private Bank. She is Chartered Financial Analyst (CFA) and is a member of numerous other professional organizations. Ms. Ramar has served on the Covia Affordable Communities Board of Directors. Her many volunteer roles include membership in the University Rotary Club of Palo Alto and service on the Board of Directors for EMQ Children & Family Services.

Oliver Wesson Jr.

Mr. Wesson recently retired from his position as a senior vice president in Bank of America's California Healthcare and Institution Group. As a senior client manager, he was responsible for managing the relationships of several multi-billion dollar healthcare clients. Mr. Wesson's financial experience includes over twenty years at J.P. Morgan & Co. in New York and San Francisco. As President and Chief Operating Officer for the J.P. Morgan Community Development Corporation, he identified and structured financing for affordable housing and other community development projects. He subsequently joined The Retail Initiative Inc., also based in New York, providing equity capital for the development of supermarket anchored inner city neighborhood shopping centers. Mr. Wesson is a United States Navy veteran and holds a B.A. degree in Economics and an MBA in Finance from Stanford University.

Susan Whittaker

Ms. Whittaker returned to the Board in January 2018 after a two-year hiatus. She had previously served two terms as a Director from January 2010 through December 2015, including serving as Chair of the Board of Directors from 2012 to 2013. Ms. Whittaker has more than 40 years of experience as a health care administrator and lawyer. She has previously served as Chief Administrator Officer, Governance Counsel and General Counsel of St. Joseph Health System in Orange, California and General Counsel to St. Joseph Health Ministry. She recently retired (May 2020) from her position as Vice-President of Sponsorship for Providence St. Joseph Health, the combination of Providence Health & Services and St. Joseph Health System. Ms. Whittaker holds degrees in Nursing, Health Care Administration, Law, and Theology.

Class C Directors: Second Term Expiring December 31, 2026

Nancy Duranteau

Ms. Duranteau is Chief Learning Officer at University of California, San Francisco, where she leads the Learning & Organization Development Department. She has worked for over 20 years as a strategic organizational development and leadership consultant, with experience in coaching, consulting, staffing, training, assessments, competency modeling, conflict resolution, and management development.

Vince Forte

Mr. Forte built a long career in investment banking at Paine Webber and Goldman Sachs and most recently served as the Director of Finance and Administration at the Edgewood Center for Children and Families. He has held senior management positions at other nonprofit, financial, private healthcare and cultural organizations. He has served as an advisor and a board member to a wide variety of organizations, including Sutter Health, Better Health East Bay and Noora Health.

Laura Jacobs

Ms. Jacobs has been a leader in driving changes to improve healthcare delivery for over 35 years. She is a Senior Advisor at Sg2 Consulting and was previously Managing Principal at GE Healthcare's consulting division. She also currently serves on the Board of Directors of RadNet, Inc. She is a noted speaker, author, and industry resource on the impact of current trends on health care delivery and critical strategies for success. Prior to joining GE Healthcare Partners, Ms. Jacobs held management positions at St. Vincent Medical Center and Orthopaedic Hospital in Los Angeles and Presbyterian Intercommunity Hospital in Whittier, California. Ms. Jacobs holds a Bachelor of Arts (A.B.) in Human Biology, Public Policy from Stanford University and a Master of Public Health (M.P.H.), Corporate Management, from the University of California, Berkeley.

Deborah A. Proctor

Ms. Proctor recently retired as the President and Chief Executive Officer of Irvine-based St. Joseph Health, a \$6 billion not-for-profit health system consisting of 16 hospitals, physician organizations, home health agencies, hospice care, outpatient services, skilled nursing facilities, and community outreach services. As the President and CEO, she ushered in a new direction to transform St. Joseph Health into a unified health delivery system. Before leaving for retirement, Ms. Proctor led the St. Joseph Health Board through a decision to merge with Providence Health and Services, resulting in the third largest health system in the country. Ms. Proctor's career in healthcare included both direct patient care and healthcare education as well as administration. She received her Bachelor's degree in Nursing from the University of California, Los Angeles and her Master's degree in Nursing from California State University, Los Angeles.

Lannie Tonnu

Ms. Tonnu brings more than 30 years of experience as a Chief Financial Officer in the health care industry to the Front Porch Board of Directors. She currently serves as Chief Financial Officer for the Orthopaedic Institute for Children in Los Angeles. Previously, Ms. Tonnu was the Chief Financial Officer for Children's Hospital Los Angeles for over 25 years. Prior to CHLA, she held progressive positions for twelve years in the Audit Department of Ernst & Young, including Audit Senior Manager, where she worked with numerous health care clients. Ms. Tonnu is a Certified Public Accountant and a Chartered Public Management Accountant. She has an MBA with an emphasis in Information Technology from California State University, Los Angeles.

APPENDIX C
Front Porch
Management Services
March 31, 2022

<u>Service</u>	<u>Senior Management</u>
• Executive	John Woodward, Chief Executive Officer
• Operations	Jeff Sianko, Interim Chief Operating Officer
• Financial	Eduardo Salvador, Chief Financial Officer
• Innovation/Technology	Kari Olson, Chief Innovation and Technology Officer; President, Center for Innovation and Wellbeing
• Affordable Housing	Soraya Diaz, President, CARING Housing Ministries
• Advancement	Mary McMullin, Chief Advancement Officer
• Human Resources	Desiree Burton, Chief Human Resources Officer
• Capital Strategies	Diana Jamison, Chief Capital Strategies Officer
• Legal	Joseph Butler, Chief Legal Officer and Secretary

APPENDIX D

Senior Living, Active Adult, and Affordable Housing Communities

Senior Living and Active Adult Communities

CANTERBURY WOODS

651 Sinex Avenue, Pacific Grove, CA 93950

WWW.COVIA.ORG/CANTERBURY-WOODS

Canterbury Woods is a continuing care retirement community that currently offers only monthly agreements situated on approximately 6.5 acres in Pacific Grove, California, within walking distance of the ocean. Canterbury Woods' facilities and offerings to residents include:

- 150 private residences;
- 24-bed MediCare-certified skilled nursing and rehabilitative care center;
- Assisted living and personal care services available; and
- All residences are available on a month-to-month fee basis with no entrance fees.

CA RCFE License 2707008224 COA 323

CA DPH License 070000021

CARLSBAD BY THE SEA

2855 Carlsbad Boulevard Carlsbad, CA 92008

WWW.CARLSBADBYTHESEA.ORG

Carlsbad By The Sea is a continuing care retirement community situated on 3.8 acres adjacent to the Pacific Ocean in the village of Carlsbad. Facilities and offerings to residents include:

- 157 private residences;
- 33-bed MediCare-certified skilled nursing and rehabilitative care center;
- Truly Yours assisted living and personal care services available;
- Residences are available on a month-to-month fee basis with no entrance fees; and
- Entrance fee options range from non-refundable to 90% repayable contracts.

CA RCFE License 374600799 COA 194

CA DPH License 080000116

CASA DE MAÑANA

849 Coast Boulevard La Jolla, CA 92037

WWW.CASADEMANANA.ORG

Executive Director: Kurt Norden

Casa de Mañana is a monthly agreement residential care facility situated on approximately five acres overlooking the ocean near the village of La Jolla. Facilities and offerings to residents include:

- 186 private residences;
- Truly Yours assisted living and personal care services; and
- All residences are available on a month-to-month fee basis with no entrance fees.

CA RCFE License 374603439

CECIL PINES

6008 Lake Cove Avenue Jacksonville, FL 32221

WWW.CECILPINES.ORG

Cecil Pines is a monthly rental active adult senior living community situated on approximately 53 acres on the grounds of the former Cecil Naval Air Field just outside of Jacksonville, Florida. Facilities and offerings to residents include:

- 92 single and duplex private residences offering maintenance free living (inside and out);
- Community meeting rooms and gathering areas;
- All residences are available on a month-to-month fee basis with no entrance fees;
- An adjacent public golf course; and
- Organized community activities.

CLAREMONT MANOR

650 Harrison Avenue Claremont, CA 91711

WWW.CLAREMONTMANOR.ORG

Claremont Manor is a monthly agreement residential care facility situated on approximately 15.2 acres near the village of Claremont. Facilities and offerings to residents include:

- 213 private residences;
- 17 residences in Summer House® at Claremont Manor;
- 59-bed Medicare-certified skilled nursing and rehabilitation center;
- Truly Yours assisted living and personal care services; and
- All residences are available on a month-to-month fee basis with no entrance fees.

CA RCFE License 198601672

CA DPH License 950000024

EL SOMBROSO OAKS

15860 Poppy Lane, Los Gatos, CA 95030

WWW.COVIDA.ORG/EL-SOMBROSO-OAKS

El Sombroso Oaks is a monthly rental active adult senior living community with limited services situated on approximately 2 acres in Los Gatos, California. The community is located on quiet residential cul-de-sacs, near shopping, services, parks and downtown Los Gatos. Facilities and offerings to residents include:

- 22 private residences;
- All residences are available on a month-to-month fee basis with no entrance fees; and
- All residences feature maintenance, trash services, and groundskeeping.

ENGLAND OAKS

6956 England Drive Alexandria, LA 71303

WWW.ENGLANDOAKS.ORG

England Oaks is a monthly rental active adult senior living community situated on 63 acres on the grounds of the former England Air Force base near Alexandria, Louisiana. Facilities and offerings to residents include:

- 180 single and duplex private residences offering maintenance free living (inside and out);
- A central clubhouse and indoor pool;
- Community meeting rooms and gathering areas;
- All residences are available on a month-to-month fee basis with no entrance fees; and
- Organized community activities.

FREDERICKA MANOR

183 Third Avenue Chula Vista, CA 91910

WWW.FREDERICKAMANOR.ORG

Fredericka Manor is a monthly agreement residential care facility situated on 24 acres located near the Third Avenue Downtown Village in Chula Vista, two miles from the ocean and 10 minutes from downtown San Diego. Facilities and offerings to residents include:

- 251 private residences;
- 22 residences in Summer House® at Fredericka Manor memory care neighborhood;
- 174-bed Medicare-certified skilled nursing and rehabilitation center;
- 60-bed specialized Alzheimer’s skilled nursing unit;
- Truly Yours assisted living and personal care services; and
- All residences are available on a month-to-month fee basis with no entrance fees.

CA RCFE License 374600802

CA DPH License 090000047

FRIENDS HOUSE

684 Benicia Drive, Santa Rosa, CA 95409

WWW.COVIDA.ORG/FRIENDS-HOUSE

Friends House is a continuing care retirement community situated on approximately 8 acres in Santa Rosa, California. Facilities and offerings to residents include:

- 86 private residences;
- Truly Yours assisted living and personal care services;
- Moderate cost structure;
- Fellowship and community living aligned with Quaker values;
- Residences are available on a month-to-month fee basis with no entrance fees; and
- Entrance fees are offered on a pro-rated amortized basis.

CA RCFE License 496801929 COA353

KINGSLEY MANOR

1055 North Kingsley Drive Los Angeles, CA 90029

WWW.KINGSLEYMANOR.ORG

Kingsley Manor is a monthly agreement residential care facility situated on four acres in the heart of Hollywood. Facilities and offerings to residents include:

- 209 private residences;
- 51-bed Medicare-certified skilled nursing and rehabilitative care center;
- Truly Yours assisted living and personal care services; and
- All residences are available on a month-to-month fee basis with no entrance fees.

CA RCFE License 197608482

CA DPH License 970000015

LOS GATOS MEADOWS

100 Wood Road, Los Gatos, CA 95030

WWW.COVIDA.ORG/LOS-GATOS-MEADOWS

Los Gatos Meadows is situated on 11 acres in Los Gatos, California. The former continuing care retirement community was closed in September 2019, and all of the residents were relocated. Front Porch is currently evaluating options for redevelopment of the property.

SAN FRANCISCO TOWERS

1661 Pine Street, San Francisco, CA 94109

WWW.COVIDA.ORG/SAN-FRANCISCO-TOWERS

San Francisco Towers is a continuing care retirement community situated on approximately 1.5 acres in the heart of San Francisco. Facilities and offerings to residents include:

- 253 private residences;
- Specialized memory care opened in fall of 2022;
- 25-bed Medicare-certified skilled nursing and rehabilitative care center;
- Assisted living and personal care services;
- Easy access to San Francisco cultural venues for symphony, theater and ballet;
- Residences are available on a month-to-month fee basis with no entrance fees; and
- Entrance fee options range from pro-rated amortized to 75% repayable contracts.

CA RCFE License 380540292 COA 350

CA DPH License 220000383

SPRING LAKE VILLAGE

5555 Montgomery Drive, Santa Rosa, CA 95409

WWW.COVIDA.ORG/SPRING-LAKE-VILLAGE

Spring Lake Village is a continuing care retirement community situated on approximately 28 acres in Santa Rosa near wineries, parks with lakes, hiking trails and beaches on the coast. Facilities and offerings to residents include:

- 350 private residences;
- 70-bed Medicare-certified skilled nursing and rehabilitative care center;
- 13 accommodations for specialized memory care;
- Options assisted living and personal care services;
- Award winning wellness programming;
- Residences are available on a month-to-month fee basis with no entrance fees; and
- Entrance fee options range from pro-rated amortized to 75% repayable contracts.

CA RCFE License 490107656 COA 352

CA DPH License 010000147

ST. PAUL'S TOWERS

100 Bay Place, Oakland, CA 94610

WWW.COVIDA.ORG/ST-PAULS-TOWERS

St. Paul's Towers is a continuing care retirement community situated on approximately 0.5 acres adjacent to Lake Merritt in Oakland. Facilities and offerings to residents include:

- 216 private residences;
- 43-bed Medicare-certified skilled nursing and rehabilitative care center;
- 12 specialized memory care accommodations;
- Options assisted living and personal care services;
- Residences are available on a month-to-month fee basis with no entrance fees; and
- Entrance fee options range from pro-rated amortized to 75% repayable contracts.

CA RCFE License 011400627 COA 351

CA DPH License 020000106

SUNNY VIEW RETIREMENT COMMUNITY

22445 Cupertino Road Cupertino, CA 95014

WWW.SUNNY-VIEW.ORG

Sunny View Retirement Community is a continuing care retirement community situated on approximately 12 acres near the foothills of Cupertino. Facilities and offerings to residents include:

- 92 private residences;
- 23 residences in Summer House® at Sunny View memory care neighborhood;
- 48-bed Medicare-certified skilled nursing and rehabilitation center;
- Truly Yours assisted living and personal care services available;
- Residences are available on a month-to-month fee basis with no entrance fees; and
- Entrance fee options include amortized and repayable contracts.

CA RCFE License 435201317 COA 214

CA DPH License 2200000421

VILLA GARDENS

842 East Villa Street Pasadena, CA 91101

WWW.VILLAGARDENS.ORG

Villa Gardens is a continuing care retirement community situated on approximately five acres in Pasadena. Facilities and offerings to residents include:

- 191 private residences;
- 19 residences in Summer House® at Villa Gardens memory care neighborhood;
- 54-bed Medicare-certified skilled nursing and rehabilitative care center;
- Truly Yours assisted living and personal care services;
- Residences are available on a month-to-month fee basis with no entrance fees;
- Entrance fee options include amortized and repayable contracts; and
- Fitness and aquatic center.

CA RCFE License 197602345 COA 195

CA DPH License 950000068

VISTA DEL MONTE

3775 Modoc Road Santa Barbara, CA 93105

WWW.VISTADELMONTE.ORG

Vista del Monte is a continuing care retirement community situated on approximately 9.8 acres in Santa Barbara's Hidden Valley. Facilities and offerings to residents include:

- 168 private residences;
- 24 residences in Summer House® at Vista del Monte memory care neighborhood;
- Truly Yours assisted living and personal care services;
- Residences are available on a month-to-month fee basis with no entrance fees;
- Entrance fee options range from nonrefundable to 90% repayable contracts; and
- The Vista del Monte Fitness and Aquatics Center, a resource for residents and the Santa Barbara community.

CA RCFE License 425800464 COA 196

WALNUT VILLAGE

891 South Walnut Street Anaheim, CA 92802

WWW.WALNUTVILLAGE.ORG

Walnut Village is a continuing care retirement community situated on 8.5 acres in Anaheim. Facilities and offerings to residents include:

- 154 private residences;
- 14 residences in Summer House® at Walnut Village;
- Truly Yours assisted living and personal care services;
- Residences are available on a month-to-month basis with no entrance fees;
- Entrance fee options include amortized and refundable to 90% repayable contracts; and
- Indoor fitness and aquatic center with Masters swimming pool, a performing arts center and lifelong learning center.

CA RCFE License 306000961 COA 197

WEBSTER HOUSE

401 Webster Street, Palo Alto, CA 94301

WWW.COVIA.ORG/WEBSTER-HOUSE

Webster House is a continuing care retirement community situated on approximately two acres in Palo Alto, ideally situated within easy walking distance to shops, restaurants, services and attractions. Facilities and offerings to residents include:

- 38 private residences;
- 93-bed Medicare-certified skilled nursing and rehabilitative care center;
- Options assisted living and personal care services;
- An outdoor swimming pool;
- Residences are available on a month-to-month basis with no entrance fees; and
- Entrance fee options range from pro-rated amortized to 75% repayable contracts.

CA RCFE License 435202504 COA 349

CA DPH 220000434

WESLEY PALMS

2404 Loring Street San Diego, CA 92109

WWW.WESLEYPALMS.ORG

Wesley Palms is a monthly agreement residential care facility situated on approximately 35 acres in Pacific Beach overlooking Mission Bay and the Pacific Ocean. Facilities and offerings to residents include:

- 293 private residences;
- 22 residences in Summer House® at Wesley Palms, a uniquely designed memory care neighborhood with individual cottages;
- Truly Yours assisted living and personal care services; and
- All residences are available on a month-to-month fee basis with no entrance fees.

CA RCFE License 374600800

Affordable Housing Communities Managed by CARING Housing Ministries, Inc.

Access Village (physically disabled)

1730 N. Towne Ave. #18
Claremont, CA 91711-3200

Ashtabula Homes (chronically mentally ill)

386 E. Ashtabula #101
Pasadena, CA 91104-5347

Casa de Canoga (family)

20727 Vanowen Street - Office
Canoga Park, CA 91306-3722

Emerson Village (senior)

755 N. Palomares Street - Office
Pomona, CA. 91767-4736

Foster Avenue Apartments (family)

13630 Foster Avenue, #19
Baldwin Park, CA 91706-4804

Garden Villas (chronically mentally ill)

5530 Klump Avenue - Office
N. Hollywood, CA 91601-2494

Good Shephard Homes (senior)

510 – 512 Centinela Avenue
Inglewood, CA 90302

Good Shephard Manor (senior)

4411 11th Avenue - Office
Los Angeles, CA 90043-5445

Grace Village Apartments (senior)

3869 State Street
Santa Barbara, CA 93105

Harbor Gateway A (chronically mentally ill)

1418 W. 218th Street
Los Angeles, CA 90501-4124

Harbor Gateway B (chronically mentally ill)

1435 W. 223rd Street
Los Angeles, CA 90501-4125

Harbor Gateway C (chronically mentally ill)

21218 Mariposa Avenue
Torrance, CA 90502-1818

La Pintoresca (senior)

1275 N. La Pintoresca, #1
Pasadena, CA 91103-2276

Long Beach Lutheran Towers (senior)

2340 E. Fourth Street - Office
Long Beach, Ca. 90814-1173

Palms Court (chronically mentally ill)

3819 Motor Avenue, #104
Culver City, CA 90232-6910

Pilgrim Tower (senior)

1207 S. Vermont Avenue
Los Angeles, CA 90006-2744

Sequoia Apartments (chronically mentally ill)

14402 Hamlin Street
Van Nuys, CA 91401

Simpson Arbor Apartments (family)

7507 Simpson Avenue (Office)
N. Hollywood, CA 91605-3225

South Bay Retirement Residence (senior)

1001 W. Cressey Street (Office)
Compton, CA 90222-3835

St. John's Manor (senior)

7215 N. 51st Avenue (Office)
Glendale, AZ 85301-2099

Sunny View West (senior)

22449 Cupertino Road (Office)
Cupertino, CA 95014-1043

Towne Square Apartments (family)

11650 Towne Avenue (Office)
Los Angeles, CA 90061-2957

Van Nuys Apartments (chronically mentally ill)

13457 Vanowen Street
Van Nuys, CA 91405-4385

Vanowen Apartments (chronically mentally ill)

14419 Vanowen Street
Van Nuys, CA 91405-4059

Vista Tower (senior)

3000 Leeward Avenue (Office)
Los Angeles, CA 90005-1463

Affordable Housing Communities Owned and Managed by Covia Affordable Communities

Bethany Center (senior)
580 Capp Street
San Francisco, CA 94110

Jennings Court
1080 Jennings Avenue
Santa Rosa, CA 95401

Lytton Gardens I (senior)
656 Lytton Avenue
Palo Alto, CA 94301

Lytton Gardens II (senior)
649 University Avenue
Palo Alto, CA 94301

Lytton IV Housing Corporation (senior)
330 Everett Street
Palo Alto, CA 94301

Oak Center Towers (senior)
1515 Market Street
Oakland, CA 94607

Presidio Gate Apartments (senior)
2770 Lombard Street
San Francisco, CA 94123

Shires Memorial Center (senior)
180 N. 4th Street
San Jose, CA 95112

Affordable Housing Communities Managed by Covia Affordable Communities

Fellowship Manor (senior)
1201 Golden Gate Avenue
San Francisco, CA 94115

Fiscal Year 2022 Governance and Management Report issued by Front Porch Communities and Services