



Building on a Strong Foundation



2020/2021 ANNUAL REPORT



Milestones

Transforming Communities

BRIDGE moved forward with new phases of development at Potrero in San Francisco and Jordan Downs in Watts, Los Angeles: two holistic, long-term efforts that are delivering new homes and community services.

Innovation in Finance

BRIDGE closed on \$100 million in Series 2020 Sustainability Bonds—the first taxable social bond offering by a nonprofit affordable housing developer in the U.S.—to fund affordable housing, transit-oriented development, green building and energy efficiency.

20 Years of Scholarships

2021 marked the 20th anniversary of the Alan and Ruth Stein Educational Assistance Program, which has awarded more than \$2 million to BRIDGE residents who are pursuing their educational and career aspirations.

Better Buildings

The U.S. Department of Energy and the U.S. Department of Housing and Urban Development recognized BRIDGE for achieving cumulative energy savings of 49% since 2013 due to greater efficiency efforts across its building portfolio.

Equitable Development

In May, BRIDGE celebrated the grand opening of Songbird: 61 affordable homes for families in Portland. Under the City's N/NE Preference Policy, priority was given to current and former community residents who were displaced or at risk of displacement.

People We Serve

A new report, "2021 Who Lives in BRIDGE Housing," highlighted the diversity of BRIDGE residents, who have wide-ranging demographics and experiences, and showed that residents' quality of life improved after moving into a BRIDGE home.

Tools for Learning

Through a new pilot initiative, BRIDGE is raising funds to provide Chromebooks, IT support, Wi-Fi access, and online enrichment activities to families in BRIDGE communities.

COVID-19 Support

Staff and community service partners are supporting residents in many ways: delivering more than 150,000 meals and food boxes, holding on-site vaccine clinics, and assisting with rent-relief applications.

Highlights

Quality, Quantity, Affordability

BRIDGE completed construction, major rehabilitation or acquisition of seven developments in 2020, with 11 new construction and rehabs under way, and more than 5,000 additional homes in our approvals pipeline.

Dear Friends:

I hope that you and your families are navigating these changing times as well as possible. At BRIDGE, we are pressing ahead with our mission, as the need for stable, affordable homes and strong communities is more urgent than ever.

The pandemic has presented new challenges to residents, and our staff teams are coordinating support in multiple ways. We are working with residents to help them access rental relief programs, for example, and we have intensified efforts to connect them with food and other critical resources for health and wellness. Especially for families with school-age children, COVID-19 has underscored the importance of reliable internet access, equipment, knowledge and online learning opportunities. Through our BRIDGE the Digital Divide pilot, we are going beyond housing to provide tools that help people thrive.

Our production of affordable homes has continued apace, with 15 closings projected by the end of 2021. It's exciting and gratifying to bring high quality, affordable apartments to communities up and down the West Coast. And even more compelling when those developments are transit oriented and/or deliver a mix of uses to a neighborhood, such as child care, local retail and green spaces.

Many thanks to you, our partners and friends, for your continued support and good wishes. You truly inspire BRIDGE in our mission to strengthen communities and improve people's lives.

Sincerely,

Kenneth T. Lombard
President & CEO

Susan Johnson
EVP & COO

Leadership Message

Groundbreaking of Casa Sueños, 181 affordable homes for families co-developed with The Unity Council in Oakland's Fruitvale District



Park Place at Jordan Downs, currently under construction in the Watts neighborhood of Los Angeles





“BRIDGE provided a home, a place where
my family can feel safe.”

Karenrose, BRIDGE Housing Resident



New Home, New Start

When she first got the keys to her new home at Songbird, she was overjoyed. “I totally cried,” she remembered. With the foundation of a stable home, Desiree is able to focus on her children’s education. She’s also making plans to finish her undergraduate degree at Portland State University, and she dreams of starting her own business someday.

“Growing up low income, on food stamps, I was in foster care... it’s really hard to access things like education and housing,” said Desiree. She and her family of four transitioned from one homeless shelter to another, and also spent time crowded into a one-bedroom apartment. “Sometimes it’s the lack of access that keeps people from moving forward,” she said, “Housing is such an integral part of it.”

Desiree, BRIDGE Housing Resident

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BRIDGE is grateful for the partnership and support of donors who believe in our mission to strengthen communities through affordable homes and transformative programs and services.

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We extend our deepest thanks to our donors!

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Deborah and Kenneth Novack Endowment, providing annual support for innovative services benefitting children from birth to age six and their families who live in BRIDGE housing.

This list represents gifts and pledges made between January 1, 2020 and July 31, 2021. * In Memoriam

Project Name	City	State	Project Type	Total Homes & Apartments	Affordable Homes & Apartments	Dev Cost
Acquisitions (as of 12/31/2020)						
Paloma del Mar	Watsonville	CA	Senior Rental	130	130	17,681,973
Acquisitions				130	130	17,681,973
In Construction (as of 12/31/2020)						
Jordan Downs Phase 2 (Area H)	Los Angeles	CA	Family Rental	80	80	45,537,910
Berkeley Way (BRIDGE Affordable)	Berkeley	CA	Family Rental	89	89	62,563,741
Berkeley Way (BFHP)	Berkeley	CA	Supportive	53	53	59,506,538
Mission Bay Block 9	San Francisco	CA	Supportive	141	141	87,745,044
RiverPlace Phase 2	Portland	OR	Family Rental	178	178	81,120,022
Westview Village - Phase III	Ventura	CA	Family Rental	105	105	75,551,573
735 Davis (88 Broadway Senior)	San Francisco	CA	Senior Rental	53	53	41,112,502
88 Broadway	San Francisco	CA	Family Rental	125	125	99,434,438
490 South Van Ness	San Francisco	CA	Family Rental	81	81	60,425,880
Montevista Apartments	Milpitas	CA	Family Rental	306	163	62,000,000
Coronado Cottages	Seattle	WA	Family Rental	148	148	44,143,441
In Construction				1,359	1,216	719,141,089

Our Developments

In Approvals (as of 12/31/2020)

Centertown	San Rafael	CA	Portfolio	60	60	31,348,588
Aloha	Beaverton	OR	Family	82	82	30,359,080
4840 Mission	San Francisco	CA	Family	137	137	117,099,304
1501 Sixth Avenue	San Diego	CA	Family / Senior Rental	120	120	63,734,286
Anaheim and Walnut	Long Beach	CA	Family	88	88	57,602,699
South San Francisco PUC Master Plan	South San Francisco	CA	Family	158	158	123,890,326
1740 San Pablo	Berkeley	CA	Family	51	51	48,482,312
Aviara	Carlsbad	CA	Family	70	70	30,865,000
COMM22 Warehouse/Addition	San Diego	CA	Family	70	70	20,359,683
Balboa Reservoir	San Francisco	CA	Masterplan	1,100	550	580,629,000
Cedar & Kettner	San Diego	CA	Senior	64	64	40,986,750
Fruitvale	Oakland	CA	Family / Supportive	181	181	139,477,628
Jordan Downs (multi-phase)	Los Angeles	CA	Masterplan	574	366	TBD
Los Lirios	Los Angeles	CA	Family / Supportive	64	64	48,540,215
Mayfair Site/EI Cerrito Del Norte BART	El Cerrito	CA	Family	67	67	40,766,524
Northgate ETOD	Seattle	WA	Family	232	232	83,872,506
Potrero (multi-phase)	San Francisco	CA	Masterplan	1,257	744	TBD
Potrero Block B	San Francisco	CA	Family	157	157	78,530,391
South Cooper Mountain	Beaverton	OR	Family	75	75	31,595,830
Heritage Phase 2	Pasadena	CA	Senior / Supportive	70	70	27,436,941
Vermont and Manchester	Los Angeles	CA	Family / Supportive	180	180	116,531,962
Vermont and Manchester	Los Angeles	CA	Senior / Supportive			49,960,830
HHH New Hampshire	Los Angeles	CA	Supportive	95	95	51,526,217
Post 310	San Diego	CA	Family / Supportive	43	43	TBD
Newhall Ranch Inclusionary	Santa Clarita	CA	Family	100	100	TBD
Westview Village Phase II	Ventura	CA	Senior	50	50	26,878,838
Heritage Square Phase 2	Pasadena	CA	Senior Supportive	70	70	39,934,470
Jordan Downs Phase IIIA	Los Angeles	CA	Family	76	76	42,572,597
Jordan Downs Phase IIIB	Los Angeles	CA	Family	119	119	63,735,376
In Approvals - Totals				5,410	4,139	1,986,717,353
Total 1983-2020 Completed Activity				19,279	15,274	4,610,843,062
Grand Total to Date				26,236	20,817	7,365,314,995

Assets	2020	2019
Assets		
Cash and cash equivalents	\$ 188,804,000	\$ 96,062,000
Restricted cash and deposits	113,625,000	115,381,000
Accounts receivable - net	8,887,000	12,919,000
Notes receivable	22,603,000	22,864,000
Prepaid expenses, deposits and impounds	14,029,000	13,453,000
Property and equipment - net	2,639,505,000	2,368,792,000
Deferred costs - net	5,276,000	5,634,000
Land under lease and other investments	11,320,000	10,636,000
Total assets	\$ 3,004,049,000	\$ 2,645,741,000

Liabilities And Net Assets

Liabilities		
Accounts payable and accrued expenses	\$ 81,664,000	\$ 83,134,000
Notes and interest payable	2,192,188,000	1,872,363,000
Deferred revenues	8,281,000	13,037,000
Security and other deposits	7,778,000	6,935,000
Total liabilities	\$ 2,289,911,000	\$ 1,975,469,000

Net Assets		
Without donor restrictions:		
Controlling interests	\$ 173,301,000	\$ 163,925,000
Non-controlling interests	533,773,000	497,425,000
Total without donor restrictions	707,074,000	661,350,000
With donor restrictions	7,064,000	8,922,000
Total net assets	714,138,000	670,272,000
Total liabilities & net assets	\$ 3,004,049,000	\$ 2,645,741,000

*The above Financial Statements were consolidated adopting EITF 04-5 whereby entities which BRIDGE controls are consolidated. To obtain a copy of BRIDGE's audited financial statements, please contact the BRIDGE offices.

Consolidated Financials

Activities	2020	2019
Support & Revenue		
Rental income - net of vacancies and concessions	\$ 170,564,000	\$ 159,174,000
Developer Fees	20,308,000	15,741,000
Management revenue	1,331,000	1,295,000
Contributions	11,002,000	29,125,000
Interest income	1,116,000	1,319,000
Other	10,971,000	13,617,000
Total support and revenue	\$ 215,292,000	\$ 220,271,000
Expenses		
Program services ⁽¹⁾	\$ 170,327,000	\$ 177,848,000
Supporting services	9,947,000	7,859,000
Fundraising	878,000	1,166,000
Total expenses	181,152,000	186,873,000
Cash Operating Income	\$ 34,140,000	\$ 33,398,000

(1) Expenses exclude \$72,787,000 and \$68,387,000 of non-cash Depreciation and Amortization Expense and \$17,802,000 and \$11,496,000 of non-cash Interest Expense on project related subordinate financing in 2020 and 2019 respectively.

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BRIDGE Leadership

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