



Our five-year Strategic Plan set us on ambitious course to advance our mission while sustaining and growing the business. In 2014, BRIDGE made major strides toward achieving plan objectives. Among the highlights:

Placemaking, Starting with Housing

BRIDGE completed or acquired 1,209 apartments, with 6,703 additional homes in our pipeline. The range of our properties is diverse—from affordable multifamily and supportive housing to mixed-income, mixed-use developments that benefit entire neighborhoods.

The People We Serve

Our educational, health and financial programs for seniors, adults and youth were accessed nearly 60,000 times in 2014. BRIDGE's groundbreaking model for strengthening high-poverty, complex communities drew national recognition.

New Geographies

Strategic acquisitions and new construction in the Pacific Northwest demonstrated BRIDGE's commitment to helping markets meet the need for high-quality affordable housing, and to bringing value to partners in places where our core values are well-aligned.

Quality Assurance

BRIDGE asset- and/or property-manages more than 9,000 apartments. From initial lease-up to ongoing maintenance, compliance and rehab of older buildings, BRIDGE is a careful steward of the long-term financial and physical health of the portfolio.

Dear Friends:

Throughout 2014, market-rate rents skyrocketed in BRIDGE locations, with Oakland, San Jose, Sacramento, San Francisco and Seattle posting growth among the top 10 nationwide. While employment figures rose, incomes remained flat for households on the lower rungs of the economic ladder, driving demand for affordable housing through the roof.

In this context, BRIDGE's implementation of its five-year Strategic Plan in 2013 was fortuitously timed and has helped guide a path to growth. With the dedication of our staff and Board, BRIDGE has been focusing on strategic outcomes such as pipeline development and cost management. In 2014, the company ranked #5 nationally and was the only nonprofit to appear in the top 10 of Affordable Housing Finance's Top 50 Developers.

While we are proud of our bricks-and-mortar buildings, we know that at the end of the day, our impact on people's lives is what counts. The average BRIDGE resident earns a \$31,852 a year. Nine out of 10 residents earn 50% or less of Area Median Income. At every ribbon-cutting celebration, we hear that the combination of well-managed homes plus resident and community services brings people new opportunities and new hope.

For Lolly Gilbert, a certified nursing assistant who lost her husband to cancer, moving into BRIDGE's 474 Natoma was an answer to her prayers. "I kept hoping for a place of my own, where I could enjoy some quiet and privacy," she said. "When I went through the door of my new apartment for the first time, I cried and cried, but they were tears of joy."

For more than 30 years, we have been building, sustaining and leading. It is in our DNA to press for innovative, cross-sector solutions to some of the toughest challenges faced by people and communities, and we look forward to the work ahead.

Thank you for your friendship and partnership.

Cynthia A. Parker President & CEO



BRIDGE HOUSING 2014-2015 HIGHLIGHTS

RANKED NONPROFIT

DEVELOPER

BY AFFORDABLE HOUSING FINANCE

NATIONW

MILLION SQUARE FEET

143

SOLAR

ARRAY

IN PIPELINE & CONSTRUCTIO

\$157,129 IN STEIN SCHOLARSHIPS AWARDED TO 31 RESIDENTS



PROGRAMS SERVED 22,000 PEOPLE IN 65 COMMUNITIES TALLEST

INSTALLED AT

BRIDGE DEVELOPMENTS

ACQUISITIONS 209 209 IN CONSTRUCTION ARGUIL INCREM FEARU PORTLAND, OR FAMILY RENTAL 155 128 4.6.300.00 ANEXAL LINCREM FEARU OAKLAND, CA FAMILY RENTAL 155 128 4.6.300.00 ANEXALTA OAKLAND, CA FAMILY RENTAL 155 113 113 4.6.300.00 ANEXALTA SAN LANDRO, CA SENIOR RENTAL 70 70 2.4.400.00 MIRAL OAKLAND, CA FAMILY RENTAL 115 113 44.5.300.00 SIRERA VISIA SACEAMENTO, CA SENIOR RENTAL 78 72 2.3.000.00 VINCENT ACADEMY OAKLAND, CA CHARTES CHIOCIL 0 0 9.7.923.00 VINCENT ACADEMY OAKLAND, CA CHARTES CHIOCIL 0 0 9.7.923.00 SINCENTRUCTON 653 626 \$ 2.48,623.00 IN APPROVALS Sant FRANCISCO, CA SEMICR/DISABLED RENTAL 110 110 2.41,624.00 SIN VORDIDE SAN FRANCISCO, CA SEMICR/DISABLED RENTAL	PROJECT NAME	PROJECT LOCATION	PROJECT TYPE	TOTAL HOMES & APARTMENTS	AFFORDABLE HOMES & APARTMENTS	DEVELOPMENT
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IVY AT COLLEGE PARK PHASE IICHINO, CAFAMILY RENTAL20020039,720,00JORDAN DOWNSWATTS, CAMASTERPLAN13501100TBMACARTHUR PARCEL AOAKLAND, CAFAMILY RENTAL2868100,458,00MACARTHUR PARCEL C1OAKLAND, CAFAMILY RENTALTBDTBDTBMADERA VISTA PHASE IIITEMECULA, CAFAMILY RENTAL30307,120,00MISSION DOLORESSAN FRANCISCO, CASENIOR/DISABLED RENTAL9292RANAPA CREEKSIDENAPA, CAFAMILY RENTAL363620,117,00OCEANVIEWPACIFICA, CASENIOR RENTAL10010035,203,00POTREROSAN FRANCISCO, CAMASTERPLAN1600816600,000,00SAN LEANDRO, SAN LEANDRO, CASENIOR RENTAL10910983,000,00SAN LEANDRO, CASENIOR RENTAL10910983,000,00SAN LEANDRO, CASENIOR RENTAL13013033,242,00WESTVIEW VILLAGEVENTURA, CAFAMILY RENTAL111111111IN APPROVALS5,9653,766\$ 1,060,314,001983-2014 TOTAL16,08412,061\$ 3,020,590,47	ELEMENT 78	PORTLAND, OR	FAMILY RENTAL	TBD	TBD	TBD
JORDAN DOWNSWATTS, CAMASTERPLAN13501100TBMACARTHUR PARCEL AOAKLAND, CAFAMILY RENTAL2868100,458,00MACARTHUR PARCEL C1OAKLAND, CAFAMILY RENTALTBDTBDTBMADERA VISTA PHASE IIITEMECULA, CAFAMILY RENTAL30307,120,00MISSION DOLORESSAN FRANCISCO, CASENIOR/DISABLED RENTAL9292RANAPA CREEKSIDENAPA, CAFAMILY RENTAL363620,117,00OCEANVIEWPACIFICA, CASENIOR RENTAL10010035,203,00POTREROSAN FRANCISCO, CAMASTERPLAN1600816600,000,00SAN LEANDRO, CASENIOR RENTAL10010035,203,00VESTVIEW VILLAGEVENTURA, CAFAMILY RENTAL10910983,000,00WOODLAND PARKHILLSBORO, ORSENIOR/FAMILY RENTAL13013033,242,00NAPPROVALS5,9653,766\$1,060,314,001983,-2014 TOTAL16,08412,061\$3,020,590,47	HOLLY COURTS	SAN FRANCISCO, CA	FAMILY RENTAL	118	118	36,004,000
MACARTHUR PARCEL AOAKLAND, CAFAMILY RENTAL2868100,458,00MACARTHUR PARCEL C1OAKLAND, CAFAMILY RENTALTBDTBDTBMADERA VISTA PHASE IIITEMECULA, CAFAMILY RENTAL30307,120,00MISSION DOLORESSAN FRANCISCO, CASENIOR/DISABLED RENTAL9292RANAPA CREEKSIDENAPA, CAFAMILY RENTAL363620,117,00OCEANVIEWPACIFICA, CASENIOR RENTAL10010035,203,00POTREROSAN FRANCISCO, CASENIOR RENTAL100816600,000,00SAN LEANDRO, SENIORSAN LEANDRO, CASENIOR RENTAL858528,321,00VESTVIEW VILLAGEVENTURA, CAFAMILY RENTAL10910983,000,00WOODLAND PARKHILLSBORO, ORSENIOR/FAMILY RENTAL11111111115,830,001983-2014 TOTAL16,08412,061\$ 3,020,590,47	IVY AT COLLEGE PARK PHASE II	CHINO, CA	FAMILY RENTAL	200	200	39,720,000
MACARTHUR PARCEL C1OAKLAND, CAFAMILY RENTALTBDTBDTBMADERA VISTA PHASE IIITEMECULA, CAFAMILY RENTAL30307,120,00MISSION DOLORESSAN FRANCISCO, CASENIOR/DISABLED RENTAL9292RANAPA CREEKSIDENAPA, CAFAMILY RENTAL363620,117,00OCEANVIEWPACIFICA, CASENIOR RENTAL10010035,203,00POTREROSAN FRANCISCO, CAMASTERPLAN1600816600,000,00SAN LEANDRO, CASENIOR RENTAL10910983,000,00SAN LEANDRO, CASENIOR RENTAL10910983,000,00VESTVIEW VILLAGEVENTURA, CAFAMILY RENTAL13013033,242,00WOODLAND PARKHILLSBORO, ORSENIOR/FAMILY RENTAL11111111115,830,001983-2014 TOTAL16,08412,061\$ 3,020,590,47	JORDAN DOWNS	WATTS, CA	MASTERPLAN	1350	1100	TBD
MADERA VISTA PHASE IIITEMECULA, CAFAMILY RENTAL30307,120,00MISSION DOLORESSAN FRANCISCO, CASENIOR/DISABLED RENTAL9292RANAPA CREEKSIDENAPA, CAFAMILY RENTAL363620,117,00OCEANVIEWPACIFICA, CASENIOR RENTAL10010035,203,00POTREROSAN FRANCISCO, CAMASTERPLAN1600816600,000,00SAN LEANDRO SENIORSAN LEANDRO, CASENIOR RENTAL858528,321,00TRANSBAY 9SAN FRANCISCO, CAFAMILY RENTAL10910983,000,00WESTVIEW VILLAGEVENTURA, CAFAMILY RENTAL13013033,242,00WOODLAND PARKHILLSBORO, ORSENIOR/FAMILY RENTAL11111111115,830,001983—2014 TOTAL16,08412,061\$ 3,020,590,47	MACARTHUR PARCEL A	OAKLAND, CA	FAMILY RENTAL	286	8	100,458,000
MISSION DOLORESSAN FRANCISCO, CASENIOR/DISABLED RENTAL9292RANAPA CREEKSIDENAPA, CAFAMILY RENTAL363620,117,00OCEANVIEWPACIFICA, CASENIOR RENTAL10010035,203,00POTREROSAN FRANCISCO, CAMASTERPLAN1600816600,000,00SAN LEANDRO SENIORSAN LEANDRO, CASENIOR RENTAL858528,321,00TRANSBAY 9SAN FRANCISCO, CAFAMILY RENTAL10910983,000,00WESTVIEW VILLAGEVENTURA, CAFAMILY RENTAL13013033,242,00WOODLAND PARKHILLSBORO, ORSENIOR/FAMILY RENTAL111111115,830,001983-2014 TOTAL16,08412,061\$ 3,020,590,47	MACARTHUR PARCEL C1	OAKLAND, CA	FAMILY RENTAL	TBD	TBD	TBD
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OCEANVIEW PACIFICA, CA SENIOR RENTAL 100 100 35,203,00 POTRERO SAN FRANCISCO, CA MASTERPLAN 1600 816 600,000,00 SAN LEANDRO SENIOR SAN LEANDRO, CA SENIOR RENTAL 85 85 28,321,00 TRANSBAY 9 SAN FRANCISCO, CA FAMILY RENTAL 109 109 83,000,00 WESTVIEW VILLAGE VENTURA, CA FAMILY RENTAL 130 130 33,242,00 WOODLAND PARK HILLSBORO, OR SENIOR/FAMILY RENTAL 111 111 15,830,00 IN APPROVALS 5,965 3,766 \$ 1,060,314,00 1983–2014 TOTAL 16,084 12,061 \$ 3,020,590,47	MISSION DOLORES	SAN FRANCISCO, CA	SENIOR/DISABLED RENTAL	92	92	RAD
POTRERO SAN FRANCISCO, CA MASTERPLAN 1600 816 600,000,00 SAN LEANDRO SENIOR SAN LEANDRO, CA SENIOR RENTAL 85 85 28,321,00 TRANSBAY 9 SAN FRANCISCO, CA FAMILY RENTAL 109 109 83,000,00 WESTVIEW VILLAGE VENTURA, CA FAMILY RENTAL 130 130 33,242,00 WOODLAND PARK HILLSBORO, OR SENIOR/FAMILY RENTAL 111 111 15,830,00 IN APPROVALS 5,965 3,766 \$ 1,060,314,00	NAPA CREEKSIDE	NAPA, CA	FAMILY RENTAL	36	36	20,117,000
SAN LEANDRO SENIOR SAN LEANDRO, CA SENIOR RENTAL 85 85 28,321,00 TRANSBAY 9 SAN FRANCISCO, CA FAMILY RENTAL 109 109 83,000,00 WESTVIEW VILLAGE VENTURA, CA FAMILY RENTAL 130 130 33,242,00 WOODLAND PARK HILLSBORO, OR SENIOR/FAMILY RENTAL 111 111 15,830,00 IN APPROVALS 5,965 3,766 \$ 1,060,314,00 1983–2014 TOTAL 16,084 12,061 \$ 3,020,590,47	OCEANVIEW	PACIFICA, CA	SENIOR RENTAL	100	100	35,203,000
TRANSBAY 9 SAN FRANCISCO, CA FAMILY RENTAL 109 109 83,000,00 WESTVIEW VILLAGE VENTURA, CA FAMILY RENTAL 130 130 33,242,00 WOODLAND PARK HILLSBORO, OR SENIOR/FAMILY RENTAL 111 1111 15,830,00 IN APPROVALS 5,965 3,766 \$ 1,060,314,00 1983–2014 TOTAL 16,084 12,061 \$ 3,020,590,47	POTRERO	SAN FRANCISCO, CA	MASTERPLAN	1600	816	600,000,000
WESTVIEW VILLAGE VENTURA, CA FAMILY RENTAL 130 130 33,242,00 WOODLAND PARK HILLSBORO, OR SENIOR/FAMILY RENTAL 111 111 15,830,00 IN APPROVALS 5,965 3,766 \$ 1,060,314,00 1983—2014 TOTAL 16,084 12,061 \$ 3,020,590,47	SAN LEANDRO SENIOR	SAN LEANDRO, CA	SENIOR RENTAL	85	85	28,321,000
WOODLAND PARK HILLSBORO, OR SENIOR/FAMILY RENTAL 111 111 111 15,830,00 IN APPROVALS 5,965 3,766 \$ 1,060,314,00 1983—2014 TOTAL 16,084 12,061 \$ 3,020,590,47	TRANSBAY 9	SAN FRANCISCO, CA	FAMILY RENTAL	109	109	83,000,000
IN APPROVALS 5,965 3,766 \$ 1,060,314,00 1983—2014 TOTAL 16,084 12,061 \$ 3,020,590,47	WESTVIEW VILLAGE	VENTURA, CA	FAMILY RENTAL	130	130	33,242,000
1983—2014 TOTAL 16,084 12,061 \$ 3,020,590,47	WOODLAND PARK	HILLSBORO, OR	SENIOR/FAMILY RENTAL	111	111	1 <i>5,</i> 830,000
	IN APPROVALS			5,965	3,766	\$ 1,060,314,000
GRAND TOTAL TO DATE 22,911 16,662 \$ 4,329,529,47	1983—2014 TOTAL			16,084	12,061	\$ 3,020,590,470
	GRAND TOTAL TO DATE			22,911	16,662	\$ 4,329,529,470

CONSOLIDATED FINANCIAL STATEMENT

POSITION		2014	201
ASSETS	Cash and cash equivalents	\$ 68,789,000	\$ 72,886,00
	Restricted cash and deposits	52,062,000	51,260,00
	Accounts receivable - net	3,585,000	6,760,00
	Notes receivable	16,334,000	4,543,00
	Prepaid expenses, deposits and impounds	21,837,000	6,128,00
	Property and equipment - net	1,424,583,000	1,180,267,00
	Deferred costs - net	15,697,000	12,736,00
	Land under lease and other investments	8,967,000	5,152,00
	Total assets	 1,611,854,000	1,339,732,00
LIABILITIES AND NET ASSETS	Liabilities:	 	
	Accounts payable and accrued expenses	52,323,000	44,344,00
	Notes and interest payable	1,099,542,000	888,725,00
	Deferred revenues	33,449,000	51,010,00
	Security and other deposits	4,421,000	4,499,00
	Total liabilities	 1,189,735,000	988,578,00
	Net Assets:		
	Unrestricted:		
	Controlling interests	152,035,000	127,100,00
	Non-controlling interests	265,266,000	218,951,00
	Total unrestricted	 417,301,000	346,051,00
	Temporarily restricted:	3,158,000	3,443,00
	Permanently restricted:	1,660,000	1,660,00
	Total net assets	 422,119,000	351,154,00
	Total liabilities and net assets	\$ 1,611,854,000	\$ 1,339,732,00

ACTIVITIES		2014	2013
SUPPORT AND REVENUE	Rental income - net of vacancies and concessions	\$ 103,113,000	\$ 92,161,000
	Developer fees	12,006,000	11,574,000
	Management revenue	3,628,000	4,794,000
	Contributions	41,296,000	5,975,000
	Interest income	909,000	1,654,000
	Other	5,865,000	4,080,000
	Total support and revenue	 166,817,000	120,238,000
EXPENSES	Program services ⁽¹⁾	 122,405,000	 89,166,000
	Supporting services	8,745,000	7,835,000
	Fundraising	545,000	862,000
	Total expenses	 131,695,000	97,863,000
	Cash Operating Income	\$ 35,122,000	\$ 22,375,000

⁽¹⁾Expenses exclude \$39,974,000 and \$34,417,000 of non-cash Depreciation and Amortization Expense and \$9,255,000 and \$8,645,000 of non-cash Interest Expense on project related subordinate financing in 2014 and 2013 respectively.

BRIDGE is grateful for the support and partnership we receive from many organizations and individuals. We are especially appreciative of the significant support provided by the following:

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A HEALTHIER HOME : JESSICA'S STORY

BRIDGE's vision is to strengthen communities and create opportunities for people, starting—but not ending—with housing. This vision recently became a reality for Jessica R., who moved into Paseo at COMM22, a new development in San Diego.

Jessica works full time at a restaurant, and she is taking business and computer classes at a community college. She and her two young daughters had previously lived in a substandard apartment that put their well-being at risk. "The landlord didn't take good care of the place," she said. "It leaked when it rained. The carpets and walls would get moldy. Everything smelled bad, and it wasn't a healthy place for my daughters."

She searched and searched for a new home, but after many disappointments, had no answer for her daughters' simple question, "Why didn't we get it, mama?"

When Jessica learned that she would be able to move into a new apartment at Paseo, she thought it was a dream come true.

"My daughters were jumping up and down with excitement, and I could feel the happiness in their hearts. Living here makes such a difference to our lives, every day."

— Jessica R.

JESSICA AND HER FAMILY MOVED INTO PASEO AT COMM22, A LEED PLATINUM DEVELOPMENT