

# Who

LIVES IN BRIDGE HOUSING



BRIDGE Housing Corporation recently conducted our second comprehensive resident survey. Surveys were distributed to a representative sample of residents living in BRIDGE properties and were available in six languages. The information contained in this publication is based on the survey responses, and validates the importance of BRIDGE's work both for the residents and for the health of California communities.



ON THE COVER: COPPER CREEK APARTMENTS, SAN MARCOS; ROXANNE WILKINSON, COGGINS SQUARE APARTMENTS, WALNUT CREEK  
INSIDE COVER: NORTH BEACH PLACE, SAN FRANCISCO; AFTER-SCHOOL PROGRAM AT ONE CHURCH STREET, SAN FRANCISCO

# Creating the Cornerstone for a Better Life

**Since 1983, BRIDGE Housing has been developing and managing affordable homes and apartments across the state of California.** Today, BRIDGE's achievements are a matter of record. We have generated over 12,000 new homes, both for sale and for rent. In the past two decades, we have provided more than 40,000 California residents with the opportunity to live in a safe, affordable home, many of whom would have otherwise been simply priced out of their communities. We also provide ongoing property management services to maintain these high quality community assets.

BRIDGE began as a pioneering organization with an ambitious vision for increasing the quality and quantity of homes for California's hard-working families. The result is a new definition and industry standard for affordable housing. BRIDGE's affordable housing development strategy focuses on a holistic approach to housing that revitalizes urban areas, is located near transit, creates new job opportunities, preserves green space, and builds stronger communities.

However, a paramount question persists: Who actually lives in BRIDGE Housing? It's a question as topical and significant today as it was when Don Turner, BRIDGE's founding President, insisted we find more definitive answers. Demographics are important indicators but tell only part of the story. Misguided or uneducated attitudes about those who benefit from affordable housing still impede the development of seriously needed homes.

In 1999, BRIDGE conducted its first comprehensive resident survey and followed up with this second survey in 2005. We wanted a deeper perspective of people living in BRIDGE housing and the impact of affordable housing on families and communities. Almost 700 families participated, providing demographic and qualitative information with groundbreaking insights about residents' goals and values. Comparing these new results against the initial survey affirmed many important findings and gave us a solid baseline to see some significant trends.

We are publishing the new survey results because this information is important not only to BRIDGE but also to our valued financial investors, neighbors, development partners and philanthropic investors. This updated report reveals trends that can help increase our ability to measure economic mobility, create benchmarks for future investments, and to begin to assess the social measure of affordable housing.

In essence, what we continue to learn from our residents is that BRIDGE is doing more than building homes. What we actually do is create the cornerstone of a better life for hard-working families and seniors.

Don Turner knew the significance of learning more about the people living in BRIDGE developments. This report demonstrates the positive influence that affordable housing has on families.

# Who Needs Affordable Housing?

**The answer is simple: we all do.** California's need for affordable housing options may be most critical for working families earning low to middle income levels, but it has value for all of us.

Most people are surprised to learn exactly who needs affordable housing. On average these are families earning between 60% to 120% of area median income; for Alameda County in 2006 that was between \$50,280 and \$100,600 for a family of four. In San Diego county, by these definitions, it is a family earning between \$41,400 and \$82,800. It is estimated that more than 58% of the population in California qualify for affordable housing, and the number is escalating.

BRIDGE's affordable developments serve a diverse group of important community members. BRIDGE residents include nurses, firefighters, police officers, cooks, waiters, retail clerks, social workers, sales clerks, students, senior citizens, administrative staff, teachers, bank tellers, day care providers, bus drivers, janitors, hotel workers, and librarians. We are creating safe and affordable homes for working families that make up the backbone of our economy and of our communities. Residents living in BRIDGE housing also represent a diverse group of citizens, a cross-section of California's diversity.

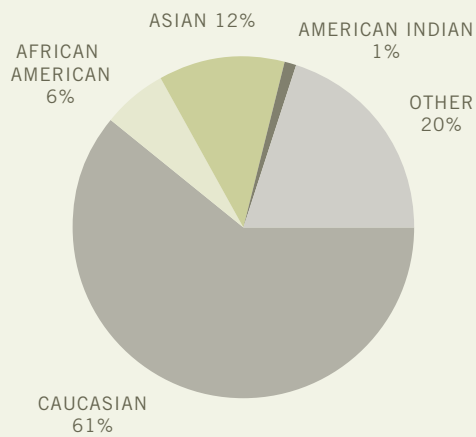
Residents can be any of us, trying to make ends meet in some of the country's most expensive markets.

BRIDGE Housing serves both working families and senior citizens living on a limited income. Almost 20% of our apartments are designated as senior housing, with some apartments offering special provisions for assisted living care, Alzheimer's patients, and other special geriatric needs.

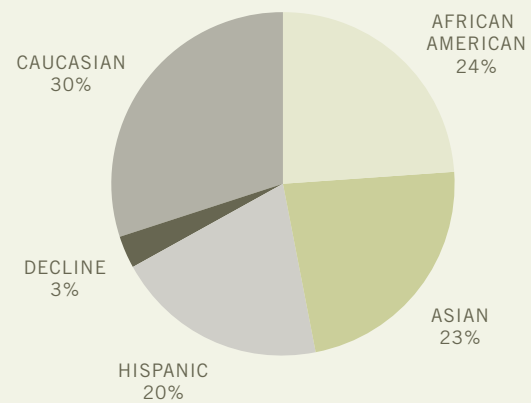


THE PARKVIEW GRAND OPENING CELEBRATION,  
PLEASANTON

## CALIFORNIA'S DIVERSITY



## DIVERSITY AT BRIDGE FAMILY PROPERTIES



\* The 2005 Census Data notes that 35.5% of Californians report being of Hispanic or Latino decent. However, the data is structured to include this number within the other race totals.

Affordable housing is generally defined as housing costing no more than 30% of a household's income. In 2005, over 2 million rental households (over 50% of all California renters) paid in excess of 30% of their income on housing.

# Working towards a Better Life

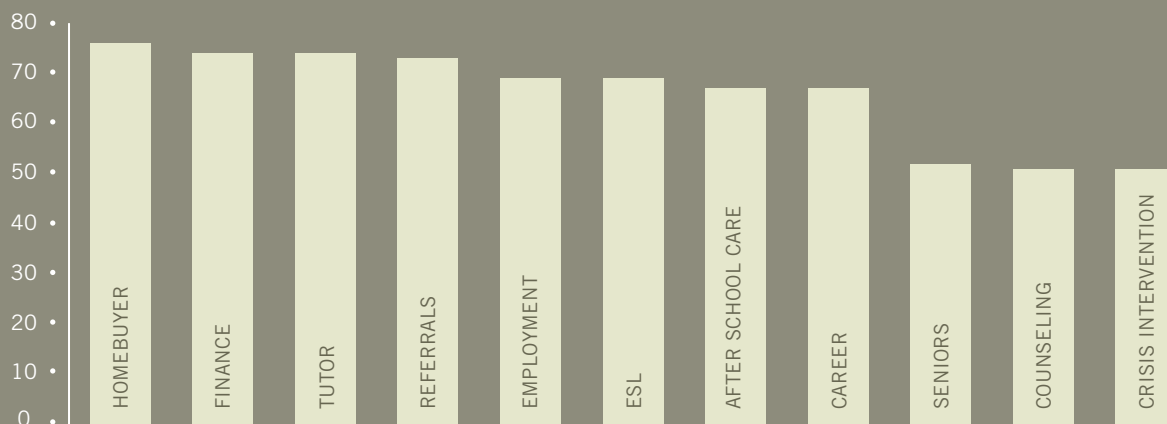
**One common thread that typifies BRIDGE residents is that they're hard-working.** Our residents want a better life and know that having a rent they can afford is the first step. Affordable housing is the stepping stone for increased education and job opportunities. Over 90% of BRIDGE residents living in a family property work outside the home, many working more than one job to make ends meet. At least 89% of all our residents have a high school education or beyond. Of those, 32% have a college or advanced degree.

BRIDGE is a pioneer in programs that benefit both residents and the larger community. We don't just create housing, we integrate services that offer residents the opportunity to expand their education, build skills needed for better jobs, and plan for homeownership. Working with local partners and service providers, we offer a range of programs that include child-care, after-school mentoring for children, workforce development for adults, English as a Second Language classes, computer training, home-buyer workshops, and financial management seminars. More than 57% of residents participate in some type of on-site education program.

In fact, our residents have proven so eager to gain more education that we launched a special scholarship program just for them. The Alan L. and Ruth Stein Educational Assistance Program has already helped more than 50 residents return to school, enter college or acquire the skills and knowledge for a new career.

When asked what type of programs they would want to participate in, our residents responded as follows:

## RESIDENT CHOICES FOR ON-SITE PROGRAMS





ANDRÉ HELMS,  
ACORN TOWN CENTER AND  
COURTYARDS, OAKLAND

André Helms has been a resident of the Acorn Town Center and Courtyards in West Oakland since birth. He has been deeply impacted by his ability to participate in after-school programs provided on-site at Acorn through the Campfire Boys and Girls. Almost every day for over 13 years, André received homework assistance, mentoring, and leadership development as well as opportunities to take field trips to area museums and historical sites. From kindergarten until he graduated from high school, he was a daily fixture at the after-school programs. “I started going to find someone to look up to,” explains André, “and once I entered high school I kept coming so I could give back and be a mentor for others.” Today, with the help of a scholarship from BRIDGE’s Alan L. and Ruth Stein Educational Assistance Program, André is the first member of his family to go to college, attending San Francisco State for a BS in Business Management and Real Estate. He hopes one day to open a nonprofit to help inner city youth break into the business world.

# Contributing to the Community

**When families put down roots and become part of a community, everyone benefits.** And BRIDGE Housing residents are no exception. Our survey demonstrates that residents are positive influences in their communities through their ability to save more and spend more, that they are long-term community members, and that many serve as volunteers in a variety of areas.

First and foremost, BRIDGE residents are part of the community. On average residents live in a BRIDGE rental development for an average of four years. Before moving into a BRIDGE property, most of our residents are already long-time members of the community, many of them residing in the same neighborhood for more than 12 years. Many senior residents have lived in the community for more than 15 years.

Without adequate affordable housing, families are being priced out of their communities and must move farther from their jobs. Traffic gets more congested, our environment gets more polluted, and the stress on families increases. Almost 55% of BRIDGE residents work in the service industry, performing jobs that are both difficult to fill and crucial to California's growth. Local businesses often struggle to attract workers, especially in the service and support industries. Local communities—and our state's infrastructure—depend now and in the future on the kinds of employees that live in BRIDGE properties.

The high-quality homes and apartments that BRIDGE creates for residents are an asset to any neighborhood. BRIDGE has earned the reputation for creating award-winning quality design and providing professional management and maintenance for the homes we build. We have been awarded over 100 local and national awards that recognize our commitment to the neighborhoods where we develop our homes. Most BRIDGE neighbors don't even realize that our apartments and homes are right next door to them because they are indistinguishable from market-rate housing.



BRIDGE residents make good neighbors:

- 67% of residents socialize with development neighbors at least once a month
- 68% of all residents volunteer in the community
- 65% know their next-door neighbor

MARLENA NICHOLAS AND HER CHILDREN,  
ALMADEN LAKE APARTMENTS, SAN JOSE



ANGEL LAM  
DOVE CANYON APARTMENTS,  
SAN DIEGO



Angel Lam, 26 years old, lives with her parents and 2 siblings at Dove Canyon Apartments in San Diego. Angel and her family moved to the U.S. in 2001, and she has turned numerous obstacles into a remarkable story. She has been consistently excelling academically while volunteering many hours each week as a tutor for students preparing for college. For several years, she was a tutor at the Mathematics Learning Center at Palomar College while also tutoring high school and college students in chemistry and biology. She says she enjoyed helping students feel comfortable with math-related science problems and developing an interest in taking higher-level science courses. She is the first in her family to attend college and transferred from Palomar Community College to UC Berkeley in fall 2005 to continue her studies in Chemical Biology.

# Moving Up and Out

**Residents tell us that living in a BRIDGE development results in a positive change for 78% of them.** That is an increase of more than 8% in the past five years. Residents tell us in many ways how having an affordable rent has allowed them to achieve more in their lives both economically and in the quality of life they enjoy and want for their families.

Residents say their affordable rent has helped them:

- Purchase more goods for daily needs
- Save more
- Pay off loans
- Save for education

Each safe and affordable home BRIDGE builds is part of a larger opportunity for our residents and the first critical step up the ladder toward economic and social mobility. Often that means actually helping families move up and out. With California's housing affordability at a 16-year low, homeownership is becoming a major focus in how we further the possibilities for our residents.

BRIDGE residents planning for homeownership:

- 62% of residents consider homeownership to be a priority, up 5% in the past five years.
- 29% plan to buy a home within the next two years.
- Homebuying and Finance are the top choices for on-site education programs and support.
- Average length of residency in a BRIDGE rental property is four years.

“I cannot thank BRIDGE enough for giving me the opportunity to make a good life for myself and my family. I don’t know where I would be without this opportunity.”

THE CUMMINGS FAMILY  
VILLA LOMA APARTMENTS, CARLSBAD



Kirsten Cummings describes living in her former BRIDGE apartment in Southern California as “the greatest opportunity.” While working full-time and attending Cal State San Marcos, Kirsten and her husband Chris spent two years on BRIDGE’s waiting list before an affordable two-bedroom apartment became available at Villa Loma Apartments. “Our main goal was to finish our education and save for a house, but there was nothing in the area with rent even close to what BRIDGE offered at Villa Loma,” recalls Kirsten. After living in Villa Loma for two and a half years, the Cummings saved enough for a down payment on their first home. Last June, Kirsten, Chris and their new daughter Morgan moved in. “We’re thrilled!” exclaims Kirsten. “Living at Villa Loma gave us this opportunity. There is just no other way we could have made it happen.”



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