JULY 2025 – JUNE 2026

IMPACT REPORT

zilber
FAMILY FOUNDATION



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A LETTER FROM

LIANNA BISHOP, EXECUTIVE DIRECTOR



At its best, philanthropy provides something few others can: flexible, catalytic capital that helps communities respond to today's challenges while investing in tomorrow's opportunities.

At the Zilber Family Foundation, we strive to put that role into practice.

In fiscal year 2026, federal funding reductions created significant uncertainty across the nonprofit sector. In response, **we paid the largest amount of grant funding in our history** — providing additional support to trusted partners while continuing to invest in the long-term strength of communities across Milwaukee and Hawaii. While philanthropy cannot replace public investment, it can help organizations navigate uncertainty, strengthen collaboration, test new approaches, and accelerate solutions that create lasting impact.

Throughout the year, we remained focused on expanding social and economic opportunity and improving quality of life. We invested in affordable housing, strengthened nonprofit capacity, supported economic stability, and brought partners together to address complex community challenges. We completed the first year of implementing our 2025–2030 Strategic Plan, translating our vision into action while remaining grounded in the values and partnerships that have defined the Foundation for more than 65 years.

The highlights in this report demonstrate what is possible when nonprofit organizations, residents, public and private partners, and philanthropy work together. Our partners reflect resilience, innovation, and leadership, and remind us that meaningful change is built through partnership.

The work ahead will require courage, collaboration, and sustained investment. We are grateful to partner with organizations and leaders who demonstrate those qualities every day to create lasting change.

Thank you for being part of this work.

Onward,

LIANNA BISHOP
EXECUTIVE DIRECTOR

Our Mission & Approach

OUR MISSION

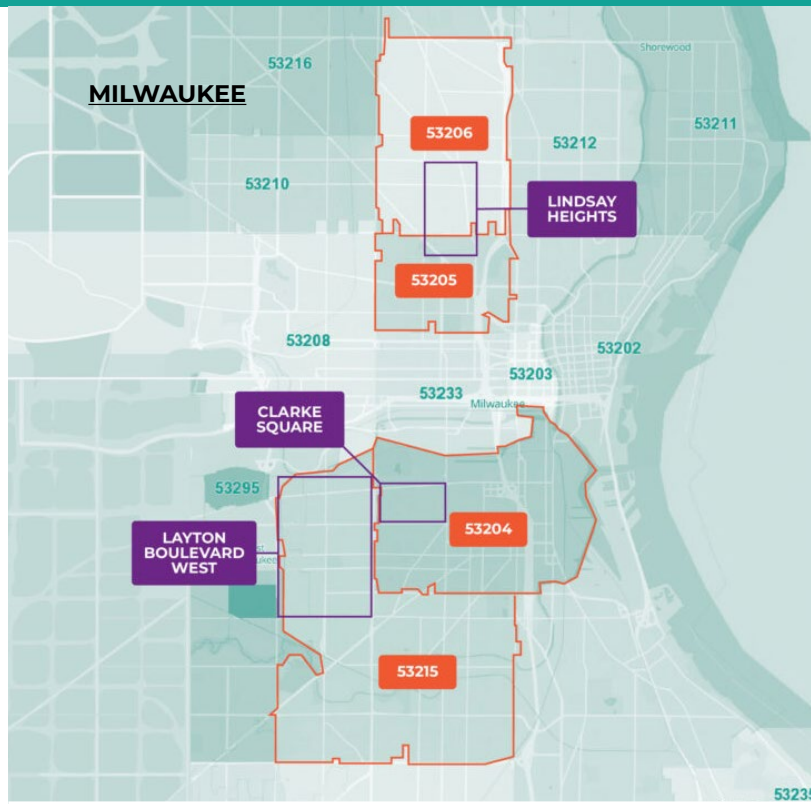
We are dedicated to increasing access to social and economic opportunity. We work with and support nonprofits and communities to meet the basic needs of people living in poverty and invest in programs and systems that create pathways to economic stability and improved quality of life.

We follow our proven approach in four key areas:

1. **We invest in solutions:** We align our financial resources in pursuit of our mission.
2. **We activate our learning:** We assess and adapt our performance and support our partners to achieve organizational excellence and continuous improvement.
3. **We drive partnership:** We build and engage in cross-sector partnerships to align and leverage resources that accelerate impact.
4. **We build capacity:** We support organizations and their leaders to increase effectiveness and long-term impact.

WHERE WE WORK

The Foundation's resources benefit the people and places where the Zilber family has called home. For many years, we have focused on the Milwaukee neighborhoods of Lindsay Heights, Clarke Square and Layton Boulevard West; Hawaii, particularly on the Island of Oahu; and communities where Zilber Ltd. employees work and serve through employee and workplace giving.





Economic Stability Program



Photo Credit: Oh Snap by Shell

STRONG COMMUNITIES DEPEND ON FAMILIES HAVING A STABLE FOUNDATION TO BUILD FROM.

The Zilber Family Foundation's Economic Stability program focuses on expanding pathways to safe and affordable housing and access to cash and capital — resources that can help families build greater financial stability and economic opportunity.

The Foundation works alongside partners to increase opportunities for lasting economic stability, with investments targeted where resident priorities, community capacity, and the potential to scale solutions align.

> **THE FOUNDATION DISTRIBUTED $8,488,444 TO 44 NONPROFIT PARTNERS THROUGH OUR ECONOMIC STABILITY PROGRAM.**

SAFE & AFFORDABLE HOUSING

A stable home is more than a roof overhead. It is a prerequisite for economic mobility, educational success, good health, and strong communities. We work alongside residents and partners in our priority neighborhoods to advance housing solutions tailored to local needs, with investments focused on:

- Pathways to homeownership
- Improved property conditions
- Affordable rental options

PARTNER SPOTLIGHT:

ACTS HOUSING

Acts Housing reached a major milestone this year, **successfully closing its ambitious $26.4 million *Opening Doors Campaign* to expand homeownership opportunities for Milwaukee families.** A centerpiece of the campaign is a $14 million expansion of the Acts Lending loan fund, which provides an alternative path to homeownership for low- and moderate-income families who face barriers to traditional mortgage financing.

The Foundation helped bring the Acts Lending campaign across the finish line with a $1.5 million, two-year grant. The expanded fund is expected to help at least 1,000 additional families become homeowners over the next decade, creating opportunities for greater housing stability and long-term wealth building. In total, the Foundation contributed $2.75 million through three grants to support the broader Opening Doors Campaign.

ACCESS TO CASH & CAPITAL

When communities are cut off from capital, financial tools, and economic opportunity, the effects ripple across generations. We work to reverse that cycle by partnering across sectors to bring resources directly to individuals and communities facing the greatest economic barriers. We do this through strategic investments in:

- Unconditional cash programs
- Financial services, products, and education
- Access to capital
- Catalytic projects

PARTNER SPOTLIGHT:

BRIDGE PROJECT

The Zilber Family Foundation, in collaboration with Missionary Currie, hosted a community baby shower to bring together moms participating in the Bridge Project Milwaukee, the city's first unrestricted cash program providing low-income pregnant individuals with regular cash assistance to break the cycle of stress and poverty. The gathering created an opportunity for participants to meet one another and build community, with moms receiving baby essentials and other resources while connecting with fellow participants and community partners.

The event reflected an important part of the Bridge Project beyond the direct cash payments: creating opportunities for moms to build relationships and a sense of community throughout their participation in the program.





PARTNER SPOTLIGHT:

RIVERWORKS DEVELOPMENT CORPORATION

Since 2008, Riverworks Development Corporation has promoted economic stability for residents and businesses on Milwaukee's near north side. At the heart of that work is the Riverworks Financial Clinic, **a citywide program offering comprehensive, free financial coaching and services to all Milwaukee residents.** The Clinic has served more than 2,000 people since its founding, providing financial and employment coaching, free tax preparation for more than 1,000 individuals annually, and connections to critical resources that help families build lasting financial security.

The Foundation awarded $150,000 over two years to support the Financial Clinic's expansion. Additional investments included a $40,000 grant to expand the Clinic's Volunteer Income Tax Assistance (VITA) program, which helped 1,444 clients secure more than $1.2 million in tax returns in 2024, and a $50,000 technology grant to modernize Riverworks' systems, strengthen cybersecurity, and improve its capacity to serve clients effectively.

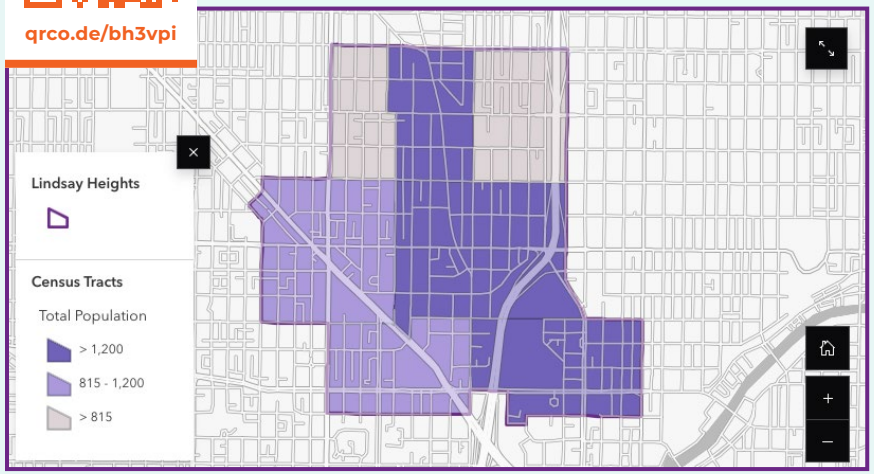
STORYMAPS

The Foundation launched StoryMaps, created with grantee partner Data You Can Use, to provide an interactive, data-driven view of housing trends in our priority neighborhoods.

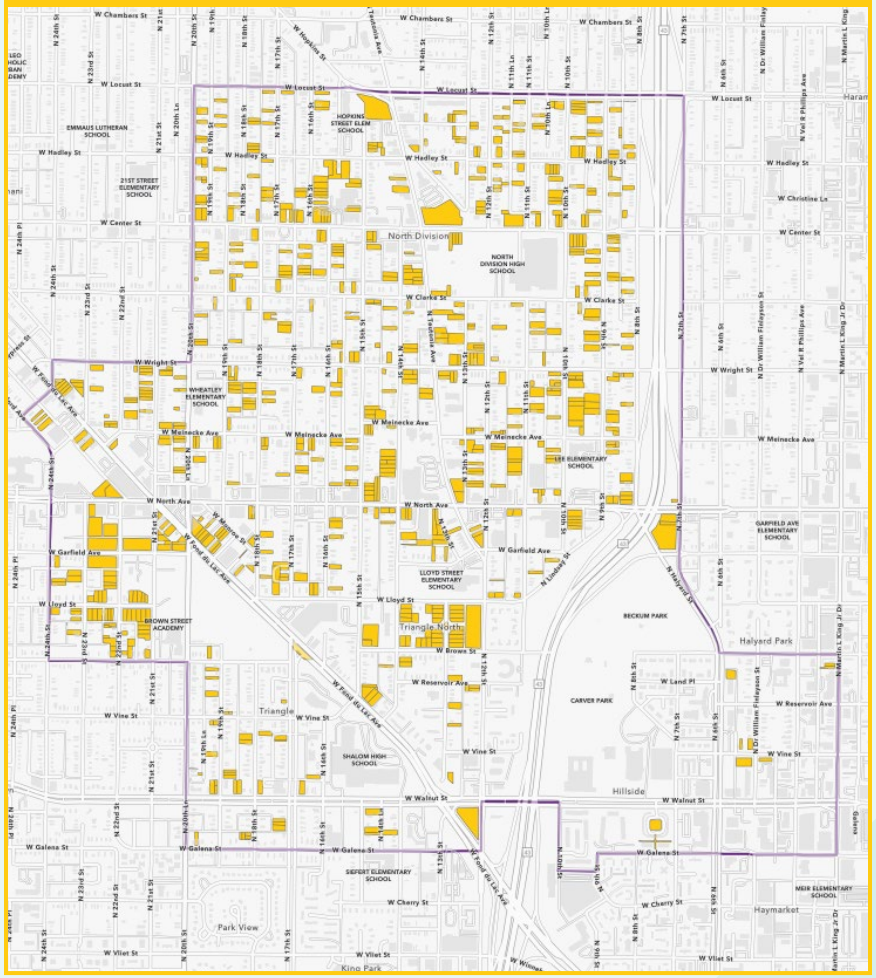
Designed to inform our grantmaking and promote transparency, they help residents, partners, and policymakers better understand the communities we serve, the work of our grantee partners, and the impact of our investments.

qrco.de/bh3vpi

We invite you to visit our website to explore the StoryMaps. Additional maps will be added as this work continues to grow.



— LINDSAY HEIGHTS HAS MORE THAN 700 VACANT LOTS —



Basic Needs Program



MEETING BASIC HUMAN NEEDS IS ESSENTIAL TO INDIVIDUAL & COMMUNITY WELL-BEING.

The Zilber Family Foundation invests in organizations that help people navigate periods of crisis and instability, while strengthening the systems of support that help individuals and families move toward greater stability and opportunity. Investments support:

- Homelessness services
- Substance use treatment
- Mental health support
- Family and domestic violence services

Together, these investments help people address immediate needs, regain stability, and create pathways to greater social and economic opportunity.

> **THE FOUNDATION AWARDED $2,164,600 TO 16 ORGANIZATIONS THROUGH OUR BASIC NEEDS PROGRAM.**



PARTNER SPOTLIGHT:

META HOUSE

Meta House provides comprehensive substance use disorder treatment designed specifically for women and mothers, allowing women to pursue recovery while remaining connected to their children. Annually, Meta House serves over 300 women and 160 children through residential and outpatient treatment, recovery housing, and wraparound services.

The Foundation provided $129,600 over two years in operating support, along with an additional $425,000 grant to sustain recovery housing and outpatient treatment amid shifts in federal and state funding. **In August 2026, years of planning, partnership, and community support culminated in the opening of Project Horizon, Meta House's $35 million new campus that brings all of Meta House's comprehensive addiction treatment services to a centralized campus.** The expanded facility doubles residential treatment capacity to 100 and creates a dynamic, welcoming environment designed to support healing, recovery, and hope for women and families across Wisconsin.

Hawaii Program



STRONG NONPROFIT ORGANIZATIONS ARE ESSENTIAL TO HELPING HAWAII'S COMMUNITIES THRIVE.

The Zilber Family Foundation partners with organizations, particularly on Oahu, that address the unique challenges created by the state's high cost of living and island geography. Recent grants have supported homelessness, affordable housing and homeownership, substance use treatment, mental health, disaster relief, anti-sex trafficking efforts, and nonprofit capacity building.

> **THE FOUNDATION AWARDED $2,440,600 TO 29 ORGANIZATIONS THROUGH OUR HAWAII PROGRAM.**



PARTNER SPOTLIGHT:

HANO

The Hawaii Alliance of Nonprofit Organizations (HANO) **serves as a statewide backbone for more than 410 nonprofits, providing research, training, convening, and capacity building support across the islands.** This year, HANO released its 2026 State of the Sector Report, elevating the experiences of Hawaii nonprofits and identifying opportunities to strengthen funding, workforce, collaboration, and equity across the sector.

The Foundation awarded $60,000 over two years to support HANO's work, including the launch of a new Nonprofit Resources Hub that will provide locally relevant tools, technical assistance, consulting, and peer learning.

Sector Supports Program



THE STRENGTH OF A SECTOR DEPENDS ON THE SUPPORT BEHIND IT.

Beyond funding general operating support and programs, the Zilber Family Foundation invests in the people, systems, and partnerships that help nonprofits become more effective and resilient. Our Sector Supports grantmaking is organized around three interconnected priorities:

- advancing **knowledge, research, and data** to inform effective strategies and investments
- **convening and connecting** organizations and people across our network to foster ecosystem-level thinking and collaboration
- supporting **organizational and sector strengthening** so that nonprofits on the front lines of systems change have the capacity and resilience to sustain that work over time

THE FOUNDATION AWARDED $4,237,767 TO 28 ORGANIZATIONS THROUGH OUR SECTOR SUPPORTS PROGRAM.



PARTNER SPOTLIGHT:

FORWARD COMMUNITY INVESTMENTS

The Zilber Family Foundation partnered with Forward Community Investments (FCI), a Wisconsin based and focused CDFI, to establish a $1,500,000 low-cost line of credit program for select Milwaukee-based Foundation grantee partners. The initiative responds to growing cash-flow challenges nonprofits face from funding cuts and delayed government reimbursements, which have pushed some organizations to rely on costly commercial credit.

Through the program, three nonprofits gained access to affordable, flexible financing alongside ongoing financial technical assistance from FCI. The support is designed to help organizations manage cash flow, reduce reliance on high-cost debt, build operating reserves, and strengthen their long-term financial stability so they can continue delivering critical services in their communities.

Additional Ways We're Supporting Our Grantees

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GRATITUDE GRANTS

Burnout, mental health challenges, and difficulty achieving work-life balance remain persistent concerns across the nonprofit sector. The Foundation hears this directly from our partners and each year, Gratitude Grants are our way of saying thank you and showing our appreciation. In October 2025, we awarded 81 grants ranging from $2,500 to $7,500, with one requirement: that funds support employee appreciation or wellness. Small in size but meaningful in impact, these grants help nonprofit teams feel valued and replenished in the work they do every day.

TECHNOLOGY GRANTS

When nonprofits have the right technology, they are more efficient, more effective, and better equipped to serve their communities. Yet for many small, community-based organizations, technology upgrades remain out of reach without dedicated funder support. In 2025, the Foundation launched a one-time technology enhancement grant opportunity up to $50,000 for select grantee partners with identified technology needs.

EMERGING RESPONSE GRANTS

The Foundation's Emerging Response grants exist to meet our grantee partners where they are, providing flexible support when unexpected challenges arise. In April 2026, that focus turned to stability. As federal funding cuts and reimbursement delays created acute financial pressure across the nonprofit sector, the Foundation offered general operating support to help partners sustain operations and maintain critical services. We continue to monitor the evolving landscape, staying in close contact with our partners and remaining committed to being responsive, proactive, and focused on mitigating harm to the people and communities we serve together.

> **"These dollars do exactly what they're intended to do, celebrate and care for our team. Over the past couple of years, the Gratitude Grant has noticeably lifted our culture and climate: it's helped us infuse our retreats with more joy, shared meals, wellness moments, and intentional time to connect across roles. Those touchpoints have strengthened trust, creativity, and the sense that we're in this work together. This new grant will let us deepen those practices again, so thank you so much for having this as an option for us." – Gratitude grant recipient**

Partnering for Impact

This year, the Foundation used its role as a convener to bring partners together around two collaborative efforts: the **Critical Repair Pilot** and the **Funders Collaborative**. Both initiatives create opportunities for partners to align resources, share expertise, and develop coordinated approaches to community needs.

CRITICAL REPAIR PILOT

For many low- and moderate-income Milwaukee homeowners, the challenge is not only the cost of critical repairs, but also a fragmented system of assistance. Existing programs can involve complicated application processes, narrow eligibility requirements, and funding restrictions that limit which repairs can be covered. As a result, homeowners may struggle to access enough support to address urgent issues such as failing roofs, electrical or plumbing problems, and other major repairs that can threaten their ability to remain safely in their homes.

In response, the Foundation, alongside Northwestern Mutual Foundation and the Greater Milwaukee Foundation, convened the Critical Repair Pilot around a shared goal: testing a lower-barrier approach to home repair assistance while identifying opportunities for broader systems improvement. The three foundations committed nearly half a million dollars toward free critical repairs in Clarke Square, Harambee, Metcalfe Park, and Amani, with a simplified application process and more flexible funding designed to address barriers in existing programs. Funders and implementing partners met regularly to track progress, troubleshoot challenges, and identify lessons that could strengthen Milwaukee's broader home repair system. The pilot ran through December 2026, with lessons learned informing a more accessible, flexible, and scalable approach.

FUNDERS COLLABORATIVE

In mid-2025, the Foundation partnered with the Greater Milwaukee Foundation to convene funders in response to federal funding cuts and the growing uncertainty facing Milwaukee nonprofits and the communities they serve. What began as an effort to understand and respond to immediate funding challenges evolved into a broader conversation about how philanthropy can work more collaboratively to build the capacity of nonprofit partners.

The group is building relationships, sharing knowledge and expertise, learning from nonprofit partners, and exploring opportunities to pool resources and develop approaches that go beyond individual grantmaking to create more lasting, systemic impact.

Joseph & Vera Zilber Legacy Partners



The best way to honor a legacy is to carry it forward. The Joseph & Vera Zilber Legacy Partners program honors the vision and values of the Foundation's founders, who believed deeply in creating opportunities for all people to live full and healthy lives.

The Foundation is proud to carry their legacy forward through significant, lasting investments in institutions that reflect Joseph and Vera's most cherished commitments. These include the Joseph J. Zilber College of Public Health at the University of Wisconsin-Milwaukee, the Aurora Zilber Family Hospice, and the Vera Zilber Birth Center at Adventist Health Castle on Oahu. In 2023, the Foundation made a record-breaking $20 million gift over ten years to the Zilber College of Public Health, the largest single gift in UWM's history, to support faculty excellence, student achievement, and the advancement of health equity across Milwaukee and beyond.

THE FOUNDATION AWARDED $2,775,000 TO 3 ORGANIZATIONS TO SUPPORT OUR LEGACY PARTNERS.



PARTNER SPOTLIGHT:

AURORA ZILBER FAMILY HOSPICE

As Aurora Zilber Family Hospice marked its 20th anniversary, **the Foundation awarded $1.4 million over five years to sustain and strengthen the compassionate end-of-life care that has been at the heart of the Hospice since its founding** with lead support from the Foundation in 2005.

Funding supports capital improvements to modernize the 20-year old facility and operating support to enhance comfort for patients and families, and provide specialized care and bereavement services, staff and volunteer training, and employee well-being and retention, helping the Hospice continue providing high-quality, patient- and family-centered care for years to come.

Corporate & Employee Giving



A culture of giving starts where people work. The Foundation is the majority owner of Zilber Ltd., a full-service real estate company founded by Joseph Zilber over 75 years ago. We support workplace giving campaigns throughout Zilber Ltd.'s Milwaukee headquarters and regional offices. These employee-driven campaigns are a crucial component to our giving strategy.

> **THE FOUNDATION AWARDED $292,913 TO SUPPORT CORPORATE & EMPLOYEE GIVING.**

WORKPLACE GIVING

Long-time beneficiaries of Zilber Ltd.'s workplace giving campaigns are the United Way of Greater Milwaukee & Waukesha County and the United Performing Arts Fund. The Foundation matched employee contributions for a total match of $217,913.

ZILBER GIVES BACK

Zilber Gives Back is a joint effort of the Zilber Family Foundation and Zilber Ltd. to support Zilber Ltd. employees' commitment to making a difference in their communities. Each year, a regional office selects a nonprofit organization whose purpose fits the Foundation's mission and then works with that organization to develop a volunteer service day for Zilber employees.

This year, the Homes by Towne Arizona regional office selected BHHS Legacy Foundation as the recipient, sponsoring the shoe department at their annual back-to-school event. Volunteers helped children select and try on new shoes alongside foster parents and helpers, reminding us of how meaningful simple acts of care can be for families in need. The Foundation provided a $25,000 donation.

Financial Information

zilber FAMILY FOUNDATION

THE ZILBER FAMILY FOUNDATION IS A PRIVATE, INDEPENDENT FOUNDATION DEDICATED TO INCREASING ACCESS TO SOCIAL AND ECONOMIC OPPORTUNITY.

As nonprofits across Milwaukee face rising costs, workforce challenges, and growing demand for services, our grantmaking is designed to provide the flexible, sustained support organizations need to strengthen communities.

The charts that follow show how grant dollars were distributed across program areas and grant types in fiscal year 2026. Approximately half of our grants provide multi-year general operating support, giving nonprofit partners the flexibility to direct resources where they are needed most. We believe long-term, flexible investments build strong organizations and better outcomes for the individuals, families, and neighborhoods they serve.



THE FOUNDATION PAID OUT A HISTORIC TOTAL OF $21,164,784 THROUGH GRANT-MAKING IN FISCAL YEAR 2026.

Grants by Type
July 1, 2025 – June 30, 2026

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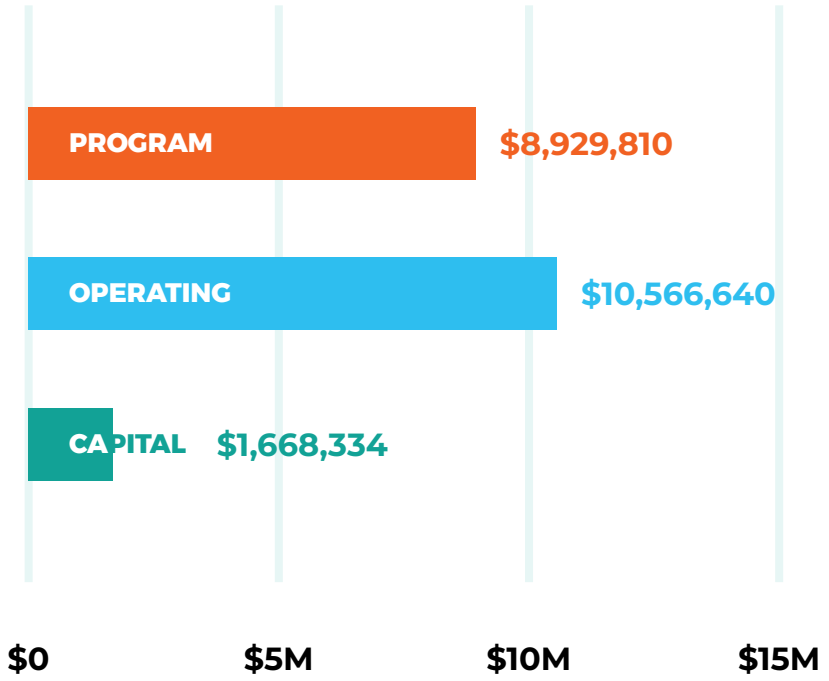
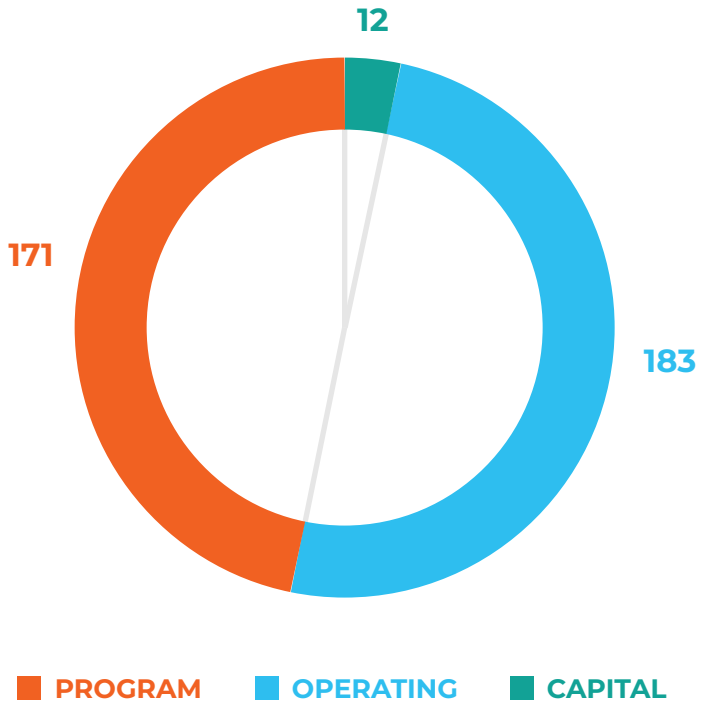
AMOUNT OF GRANTS



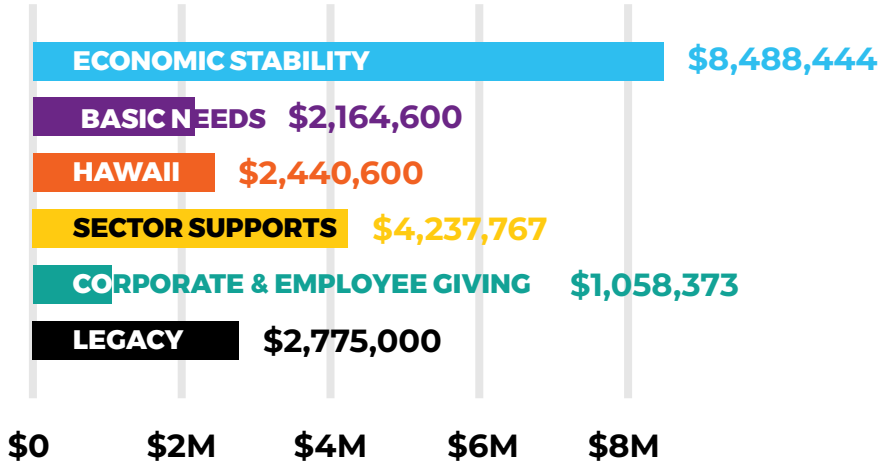
NUMBER OF GRANTS

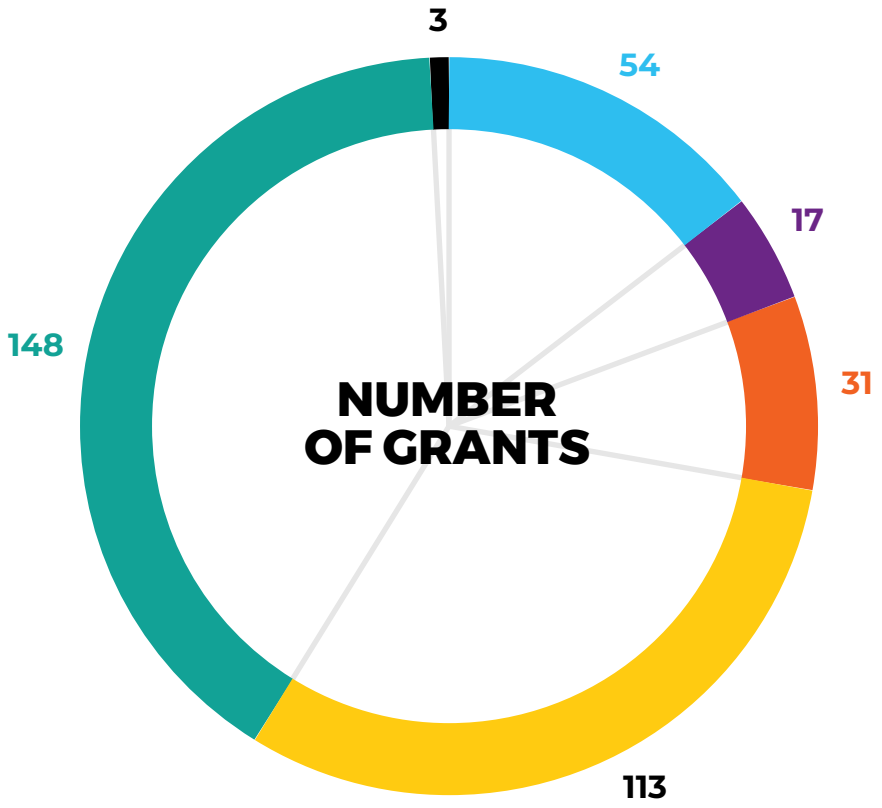


Grants by Program
July 1, 2025 – June 30, 2026

zilber FAMILY FOUNDATION

AMOUNT OF GRANTS





ECONOMIC STABILITY BASIC NEEDS HAWAII SECTOR SUPPORTS CORPORATE & EMPLOYEE GIVING LEGACY

Our Leadership

zilber FAMILY FOUNDATION

BEHIND EVERY GRANT & EVERY PARTNERSHIP IS A TEAM OF PEOPLE DEEPLY COMMITTED TO THIS WORK.

The Zilber Family Foundation is grateful for the board members and staff who bring our mission to life each day.

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