



PROJECT FOR PRIDE IN LIVING

2022 Annual Report



STRONGER



community

Our Strategic Direction 2023-2025

PPL'S Mission

PPL builds the hope, assets and self-reliance of individuals and families with lower incomes, by providing transformative affordable housing and career readiness services.

10-Year Vision

PPL envisions safe, resilient, and equitable communities across the Twin Cities.

Strategic Pillars

*Race Equity
Asset Building
Strong Neighborhoods
Systems Change
Organizational Strength & Stability*



**PROJECT FOR
PRIDE IN
LIVING**

Dear Friends,

The economic impacts of the pandemic persist. 2022 was yet another challenging year for the residents, participants, and communities we serve. We were not alone as many of the nonprofit affordable housing providers here, and across the country, struggled to meet rising operating costs while residents struggled to pay rent.

At the same time, our Career Readiness programs and pathways began to refill as individuals sought new career opportunities and family-sustaining employment. PPL's home ownership program nearly tripled in its reach to help new home buyers, particularly BIPOC individuals and families, achieve their dream of owning a home.

Across the organization, we balanced opportunities for growth and innovation while restructuring and improving operations. A few additional outcomes of note:

- PPL celebrated the opening of Bloom Lake Flats, 42 units of affordable supportive housing for families living with HIV, in partnership with Clare Housing.
- We made significant investments in our staff and equity work, adjusting compensation scales and elevating our diversity, equity and inclusion director position to a Vice President-level leader and creating the new Talent, Equity and Culture division.
- PPL received a \$1 Million contract to expand LEAP into Ramsey County that represents not just programmatic growth and impact for young people, but also an expansion of PPL's leadership and visibility in the youth employment space.
- After extensive stakeholder engagement, we completed the new 2023-25 strategic plan, which elevates and articulates our approach to driving equity and equitable community development across the region.

The past year felt like a constant readjustment and reset as we strive to recover from the economic and social impacts of the pandemic and rise to meet the persistent challenges of poverty, isolation, and safety. Through it all, PPL has stayed focused and delivered continued stability for this community.

The resilience and strength of this organization is remarkable. It is also clear that the need for our core work—creating housing stability and providing transformative opportunities to secure meaningful work—are needed now more than ever.

Thank you for your steadfast support. We are stronger with community.



**Paul Williams,
President & CEO**



**Bill McKinney,
Board Chair**

STRONGER WITH community



Keilan Crawford

BOT participant

Keilan Crawford was 35 years old and working odd jobs when he realized that he needed a change. “I have two small children: a baby boy that just turned five and a daughter that will be four. Working a lot of forklifting and stuff of that nature — which was cool — it paid the bills, but having two young kids I know I needed more. My son is also autistic so I know in the future I may be spending private school money, so I’m thinking about that now,” he said.

“I was venting to a friend of mine and he sent me a screenshot of the HERC (Hennepin County Energy Recovery) program. I didn’t just want to jump into a trade school not knowing if I liked it or not, so really PPL was the perfect fit,” Keilan explained. Soon thereafter, he was in contact with Career Specialist Abby Aanonsen.

While enrolled in the Building Operations Technician (BOT) program at PPL, Keilan experienced some trepidation. He said, “I never done stuff like this before — working with my hands and stuff was all new to me: the carpentry stuff, the plumbing stuff, the electrical stuff — all that was a challenge to me. The anxiety of, ‘Am I going to be enough? Am I going to mess up?’ The unknown, it was the most challenging part for me.” But the HVAC (Heating, Ventilation, Air Conditioning) portion interested and “stuck” with him. “It felt good. I felt proud. I went home and told [my family]: ‘I think I know my purpose.’” Keilan soon applied for (and was one of three participants selected for) the HERC apprenticeship.

Although he thought that at 35 years of age he was too old to begin a new career, Keilan said, “Knowing I have people depending on me, it’s bigger than me. I had to learn to get out of my own head. That’s something totally new. I’m my own worst critic. [My kids] are my big motivation right now. When they get of age, I want them to be able to tell people: ‘My dad, he’s working now. It’s never too late.’”

Without PPL, Keilan believes he would be “anxiety ridden.” He said, “I would still be up and down emotionally. This is the first time in a long time that I’m actually excited for the future.”

“I just thought it was too good to be true ... They pay for your tuition at Normandale College, and they pay you to learn on the job.”



Ashanti Farrington

AON intern

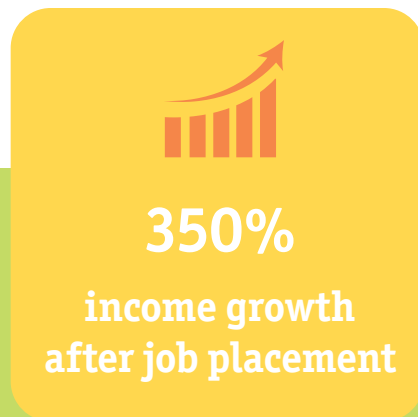
Ashanti Harrington faced a challenge shared with a lot of other high school graduates: she was unsure about a career path, and unable to afford a four-year college degree. Moreover, she graduated in 2020, just as the COVID pandemic hit.

Searching for her next step, Ashanti found PPL on social media. She decided to enroll in the certificate program to become a paraprofessional. Upon completion of the program, however, it still didn’t feel like the right fit. That’s when an email about the apprenticeship program with Aon, a business-to-business insurance and risk management company that centers on data analytics, landed in her inbox. “I just thought it was too good to be true,” Ashanti said. “They pay for your tuition at Normandale College, and they pay you to learn on the job. I thought it was just perfect for me.”

“Working with data was something I was looking into even before the apprenticeship,” Ashanti said. “In this job, I work with a lot of data and data-related tools.”

PPL’s career specialists have also helped Ashanti with the soft skills necessary for succeeding in an office environment, especially for those new to the workforce. “I’ve learned about client relationships, and team collaboration is another crucial part of what I do,” she said. “Advocating for yourself is very important. So is being able to communicate, being able to navigate through professional jargon and communicate professionally through emails. This is my first experience in a full-time corporate job. Aon has been wonderful.”

Upon completion of her 24-month apprenticeship, Ashanti hopes to continue in insurance and move up to account representative with her own client pool in the next five years. She also plans to complete a four-year degree in finance or marketing. “I don’t know if I would be in college. I struggled with finances. I’d probably just be working somewhere,” Ashanti said. She is certain, however, about one thing: without PPL, she would not have found this career future.



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Nikki Starp (left) honored as PPL volunteer

Nikki Starp

Volunteer

Nikki Starp came to PPL in 2013 as a single mom without a place to live. “I was so distraught because I was homeless for a long time. Then I met Leslie [Seaberg, Senior Director of Asset Management],” Nikki said. “I was sleeping in a car and Leslie came out and knocked on the window and gave me a card to come visit Ford Road Flats. [PPL staff] asked if I liked the apartment and I said, ‘Yes, but I don’t have any money.’ They said, ‘I just need to know if you like it.’ They gave me the keys and I looked at her like she was crazy. I fell down on my knees and started crying.”

“It really helped me raise my kids, because by myself I don’t think my kids would have been safe all these years.”

Nikki and her children enjoyed their first night together in a long time. “They gave me a toaster, a microwave. Somebody gave us some rollerblades — we didn’t have any furniture, but we were rollerblading around the living room.”

“It really helped me raise my kids, because by myself I don’t think my kids would have been safe all these years. After school they had afterschool programming. If it wasn’t for PPL, my kids wouldn’t be the way they are now,” she said.

Nikki soon began volunteering for PPL with children and youth. Nikki would also help clean apartments before residents had inspections, help residents apply for services and prepare for job interviews. She continues to give back to the community to this day.

Thank you, Nikki, for all you do for PPL!

Joycelyn Joyce

Homeowner

Joycelyn Joyce grew up and lived on the British Island of Montserrat in the Caribbean. When Joycelyn moved to Minnesota, she made a goal of someday owning her own home. After six years of renting, Joycelyn suddenly became chronically ill and could no longer continue to work.

“I always wanted to have my own place. [But] being sick, not working, and having all these bills to pay: all of this is coming at me. And I couldn’t get jobs,” she said. Without employment, bills began piling up and Joycelyn’s dream of owning her own home kept getting pushed further away.

Joycelyn decided to join the PPL Home Ready Financial Coaching program. This free program matches participants with a financial coach to work one-on-one on financial and homeownership goals.

Joycelyn and her coach strategized to improve her credit score and stick to a budget. She completed a first-time homebuyer’s workshop. The guidance and support Joycelyn received from PPL helped her achieve financial stability. Through hard work and discipline, she soon realized that her dream of homeownership was within reach.

Joycelyn went to view a house that had been on the market for only two hours. When she walked inside, she saw a decal that read, “Family is one of God’s masterpieces.” She knew that she had just walked into her forever home. A few weeks later, the home was hers.

Joycelyn said, “I always hoped I would have my own place. I have it in my head all the time. It is always something I wish I will have. There is saying that says ‘blessed is the man who has his own.’” With support to achieve her goals, Joycelyn is thrilled to finally have her own.

“Being sick, not working, and having all these bills to pay. All of this is coming at me. And I couldn’t get jobs. I always wanted to have my own place.”



Joycelyn Joyce (left) in front of her house



42

new units at Bloom Lake Flats



135

housing units funded at Highland Bridge



10,000

Volunteer Hours Contributed



114

new homeowners in 2022



\$29.3 million

equity created



83

BIPOC homeowners assisted

STRONGER WITH community

Principles of Equitable Development

At PPL, we believe advancing equitable development is essential for fostering inclusive and thriving communities—places where everyone can lead fulfilling lives, access opportunities, build assets, and shape the future of their community.

The core principles PPL advances cross our housing stability and career readiness services. This is an intentional effort to partner with communities in a fundamentally different way. We are using PPL's resources and platform as a catalyst for strengthening neighborhoods and asset building with BIPOC communities.

1 Creating community hubs

Establishing our buildings as vital community hubs to deepen neighborhood partnerships and build up resident stability and well-being through PPL's holistic offerings and career readiness programs.



John Vang in
Camden Community Room

2 Voice matters

Elevating the unique identities, perspectives, and experiences of individuals and groups within a community leads to richer and more effective decision-making and outcomes.



8 community events for
3030 Nicollet project

3 Partnerships are essential

Engaging diverse community members, organizations, and businesses fosters collective ownership and direct benefits within the real estate development process.



Groundbreaking at
Highland Bridge

4 Strengthening community capacity

Using PPL expertise to provide technical assistance and coaching to 12 emerging BIPOC developers, contractors, and vendors either working on their own projects or partnering with PPL at our larger redevelopment sites.



CEO Nawal Noor,
Noor Companies

5 Reinvestment in affordability

Creative approaches and systems change to resist gentrification and offer people quality, affordable choices to stay in their community.



First-time buyer
Homestretch class

6 Investments go beyond a project

Focusing commitments and investments in community capacity in a neighborhood connects PPL's people- and place-based strategies.



4 BIPOC businesses
to own spaces at
3030 Nicollet

2022 Financials

Statement of Activities

	PPL Inc (Programs only) (In Thousands)	Consolidated Total (Programs and Properties) (In Thousands)
Revenue and support		
Contributions	5,365	5,365
Government Grants	9,314	9,696
Rental Revenue	-	14,888
Investment Earnings and Other	66	458
Revenue from properties and programs	10,312	1,796
Total Support and Revenue	\$25,057	\$32,203
Program Services		
Housing with Services	14,791	33,108 *
Employment Readiness and Schools	6,921	6,921
Other Programs	1,188	1,188
Total Program Expenses	\$22,900	\$41,217
Supporting Activities		
General and Administration	3,428	3,236
Fundraising	894	874
Total Expenses	\$27,222	\$5,327
Change in Net Assets		
Change in net Assets from 2022 Operations	(2,165)	(13,124) *
Change in Net assets from 2022 Non Operating Activity	(86)	4,064
Net contributions to properties from limited partnerships	-	2,964
Total Change in Net Assets	(\$2,251)	(\$6,096) *

* Consolidated net assets are negatively impacted by \$7.7 million in non-cash depreciation expense in Housing with Services.

Statement of Financial Position

	PPL Inc (Programs only) (In Thousands)	Consolidated Total (Programs and Properties) (In Thousands)
Assets		
Cash, Cash Equivalents and Liquid Investments	10,472	14,721
Cash with Restrictions	1,676	16,066
Accounts Receivable	1,729	8,539
Property Under Development or Held for Sale	-	8,868
Due from Other Funds	10,186	-
Other Assets	1,164	1,694
Net Property and Equipment	705	208,256
Total Assets	\$25,932	\$258,144
Liabilities		
Accounts Payable and Accrued Expenses	859	4,344
Deferred Revenues	81	1,117
Construction Payables	-	83
Notes and Mortgages Payable	8,025	148,166
Due to Other Funds	1,503	-
Total Liabilities	\$10,468	\$153,710
Net Assets		
Undesignated	6,152	23,667
Non Controlling Interest in Partnerships	-	71,455
Assets with Restrictions	9,312	9,312
Total Net Assets	\$15,465	\$104,434
Total Liabilities and Net Assets	\$25,932	\$258,144

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Joyce McFarland

In memory

Joyce McFarland, a dear friend of PPL, long time civic leader in this community and the mother of PPL Committee Member Cathy McFarland McLane, passed away in 2022. Joyce was a wonderful spirit who committed herself to this community in countless ways.

It was co-founder Joe Selvaggio who first connected Dick and Joyce McFarland with PPL. Joyce in particular had been “a driving force for years” behind annual donations, according to PPL CEO and President Paul Williams. Joyce was instrumental in raising the \$10-12 million for the 2010-2012 capital campaign that funded the purchase and rehabilitation of both the Administrative offices and Career Center.

“[Joyce’s] spirit lives on through Cathy,” said Paul. “Joyce had high expectations. She was purposeful, persistent, determined, and committed to the development of others,” he continued. Paul credited Joyce as a mentor who helped him develop his own leadership skills: “There are people, even big donors, who don’t go ‘the extra step,’ but Joyce did.”

Through a generous estate gift, the McFarland family has helped create PPL’s Financial Sustainability Fund, designed to provide resources for innovation and stability into the future.

“...Joyce was purposeful and committed to the development of others”
 - Joe Selvaggio



Thank you, Donors!

\$100,000+

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Government Grants and Contracts

Brooklyn Center Economic Development Authority
 City of Minneapolis
 City of Saint Paul
 Family Housing Fund
 Greater Minnesota Housing Fund
 Hennepin County Housing and Redevelopment Authority
 Hennepin County
 Local Initiatives Support Corporation (LISC)
 Metropolitan Council
 Minneapolis Public Schools
 Minnesota Department of Education
 Minnesota Department of Employment and Economic Development
 Minnesota Department of Human Services
 Minnesota Homeownership Center
 Minnesota Housing
 MHFA Housing Trust Fund
 Minnesota State Arts Board
 Northside Achievement Zone
 Ramsey County
 Saint Paul Children’s Collaborative
 U.S. Department of Agriculture Food and Nutrition Service
 U.S. Department of Housing and Urban Development
 U.S. Department of Labor (WIOA)

Bloom Lake Flats Opening and Partnership with Clare Housing

Dedicated living space for families affected by HIV

PPL and Clare Housing were proud to open Bloom Lake Flats in December 2022, a supportive housing space for people living with HIV along Lake Street. This development has been more than five years in the making. The ribbon-cutting ceremony and celebration included dozens of people who helped make it happen—from financing partners to neighbors to elected leaders and many more. Joining PPL CEO Paul Williams and Clare Executive Director Phoebe Trepp were state Housing Commissioner Jennifer Ho, Minneapolis Mayor Jacob Frey, and 9th Ward Council Member Jason Chavez.

The partnership began with Clare Housing offering supportive services for those HIV-infected when it became apparent there was no dedicated living space for families. While housing was available for single people, family-sized housing didn’t exist anywhere. This building marks the first unit for Clare Housing with dedicated family spaces.

The 42-unit building includes a mix of 17 studios, 10 one- bedroom units and 11 two-bedroom units, and 4 three-bedroom units. It’s the first building supported by Clare Housing that includes spaces for families, including children, with HIV-positive family members. Families began moving in the first week of January, 2023.





 **PROJECT FOR PRIDE IN LIVING**

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