



Helping people help themselves

news, views and success stories

Making Financial Sense—PPL Families Create Balance and Keep Positive



Center For Working Families takes a long-term approach to ensure financial stability

Sometimes the only difference between being successful and falling behind is knowing how to negotiate a debt - it isn't as much about having money as it is understanding how money works.

This is what many folks are learning as members of The South Minneapolis Center for Working Families. Close to celebrating a year in operation, the Center has about 40 members who all have a job of some kind, but are making a low income and want to get ahead. This can mean improving their English, asking for a raise, or opening a bank account.

Members of the Center for Working Families receive both employment and financial counseling, and are coached to take a comprehensive approach to improving their future.

Story continued on page 3

inside...

Affordable Housing

Our newest rental housing development welcomes its first residents... 8



Employment Training

Education for Life launches its second program year... 6

Support Services

PPL's Family-to-Family holiday Program off to a great start... 5

Education

Education forum identifies family access barriers... 6



Many ways to Holiday Giving.... 5



Notes

from Executive Director Steve Cramer

Sharing the Wealth of Our Community

Our entire community benefits when people with a drive to do better can because they receive a hand-up to help meet their needs.

A long national political campaign has ended with a historic result. Here at PPL we are pleased that well over 100 of our program participants registered and voted for the first time. Wherever one came down on the choice between Senators Obama and McCain, the issues they debated were consequential for the people we work with. That so many paid attention and cared enough to offer an opinion by casting a ballot for the first time was an important expression of civic engagement. In years to come it will be a point of pride for them to say, "I voted in the 2008 Presidential election!"

The last month of the campaign was animated by Joe the Plumber and debate over taxing and spending policies captured by the phrase, share the wealth. Emotions run high on this subject even though, objectively, every set of such policies reflect priority choices. In this sense change isn't right or wrong. Different policies simply reflect new priorities. But at its best, political discourse is spirited debate about competing visions of the best policies and priorities, which is why "Joe" became such a potent symbol.

For me, leaving the politics aside, this debate had great meaning for PPL's work in two ways.

The first is how we define value in our community. One commentator on a Sunday morning news show characterized sharing the wealth as taking away from those who contribute "the most" to society. Working at PPL every day convinces me

that defining worth on the basis of wealth misses the mark. My colleagues are incredibly dedicated and passionate, and they work miracles every day. To do their jobs, they interact with teachers, police officers, bank tellers, community agency staff, public employees, local business people – and on and on – who give so much of themselves. And our participants are amazing, adding their own talents to the mix while overcoming long odds. No one I've just listed is very high on the wealth scale, but their contributions to our community's well-being are immeasurable.

During this debate my thoughts also turned to the greater potential so many people we work with can realize with the right help offered at the right time in the right way. Offering help often requires tapping resources for stable housing, or better education, or employment training, or technology literacy. Resources have been tight lately. But the payoff is great. Our entire community benefits when people with a drive to do better can because they receive a hand-up to help meet their needs. Sharing the wealth in this way just seems like common sense.

So as another year comes to an end, 2009 looms ahead with new national leadership, challenging economic conditions, and growing community needs. As always, those of us at PPL are grateful for all that you share with us. You make our work possible.

Many thanks, and happy holidays.

Steve Cramer
PPL Executive Director

Financial Literacy

Balancing work, family, and budgets

continued from page one



as well as help tapping into benefits that could support their income.

Says the Center's financial coach, Jasna Burza: "Cashing a check for the first time without paying a fee gives a person a huge boost." But, Jasna stresses, members are encouraged to do more than just one thing. They are coached to take a comprehensive approach to improving their future and receive both employment and financial counseling,

Centers like this can be found throughout the country. They represent a new framework for neighborhood service delivery, developed by the Annie E. Casey Foundation, to provide working families with services that help them increase their earnings and income, reduce their financial transaction costs, and generate new wealth for themselves and their communities through personalized goal plans.

Members join through referrals from a partner agency. As lead agency for this Center, PPL has partnered with Hope Community, Centro, Emerge, City County Credit Union, and funding partners Twin Cities LISC and Payne-Lake Community Partners.

A Family's Success—A Work in Progress

Tiffany Payton moved to the Metro area about eight years ago, first living in a woman's shelter.

Today, she's making a better life everyday for herself and her six-year-old daughter.

Tiffany first sought PPL's services when, newly married, she became pregnant at the very same time her husband was sentenced to six years in prison. "I was on public assistance and didn't want to be," said Tiffany. "But that was really the only way that I could afford food and get medical care."

With determination and help from PPL's welfare-to-work program, she found employment and got off public assistance a few years ago. She says she's faced a lot of ups and downs since then, and what seems to be a new struggle everyday - keeping a steady income, keeping a place to live, dealing with transportation.

"When you live paycheck to paycheck, it's not an easy way to get ahead for yourself," she said.

But she doesn't stop trying, whether it means facing an hour and a half bus commute, each way to her current job, or some other obstacle.

Last year, Tiffany joined the Center for Working Families and with the help of coaching, negotiated \$30,000 of debt, asked for, and got, a raise and better benefits. She said the staff at the Center "helps me stay strong when at times I want to give up."

Krissy Svensson, the employment counselor at the Center says it is Tiffany who is the inspiration: "She's overcome so much in her life. She keeps positive and focused on attaining a better life. Boy, she's a fighter."

Tiffany says she hopes to own a house one day soon. Right now, with her husband just returning home, they are focusing on being a family. "We want to give our daughter the best life she can have and teach her not to make the mistakes that we have."

Twice the Gift

Expanding the positive impact of philanthropy



PPL Honors Evelyn Franklin's 37 Years of Volunteerism

PPL's longest standing board member, Evelyn Franklin helped shape PPL's work over three decades. She started her service to PPL in 1971, when, as a Professor of Housing at the University of Minnesota, she launched a program for design students to work with homeowners on ways to make inexpensive home improvements. Over the years, Evelyn connected 370 students to as many homeowners.

As a board member she has shared with us her wisdom and passion for improving the lives of low-income families. Evelyn is a gentle soul, possessing a steely resolve to make sure the housing environments PPL creates for families are respectful and high quality places to live. Her presence on the Board has been truly inspiring.

This fall, Evelyn retired from her board position. She will be missed, but the mark she made on PPL is indelible. We thank her for her service to the organization and the people we serve.

By Catherine Gunsbury, PPL Advisor & Donor

Socks, books you'll never read, sweaters not quite your style, and of course, fruitcake. Perhaps all things we could live without. Hope, a sense of community, and knowing we are part of some greater good - these are the intangibles that make life better. As you make your lists and check them twice, why not consider including charitable donations alongside the fruitcake? They are a wonderful way to honor a friend or relative while making a difference in the lives of others.

Just think, a gift donation to PPL:

- Lets family and friends join you in something you care about
- Raises awareness about the important work PPL does
- Contributes to the financial health of PPL
- Requires no shopping and does not generate wrapping or packaging waste

Some of the most memorable gifts I've received – and given – are donations to charitable organizations. Often, they are accompanied by inspiring stories and exemplify a real generosity of spirit. And, they require no storage space! Donations are truly the gift that keeps on giving – to those you love and to those who need it most.



PPL will mail a card to your honoree, recognizing your gift.

Contact Beth Megas at 612.455.5211, email beth.megas@ppl-inc.org.

Or donate online and download the card at ppl-inc.org.

An Innovative Approach to Giving

A unique way of giving keeps people on the right road

You can really feel like you are going nowhere when you don't have bus fare, and you can't get to your job 20 miles from home, or make it to that night class at the college across town. This is just what Lee and Barbara Kopp don't want to see happen to someone who's trying to better their life. Last year, they approached PPL with an offer to help people get their cars out of the impound lot when they could not afford it. After hearing from staff about the variety of transportation needs people face, they decided to make small transportation grants available, and seeded the initiative with \$100,000.

The Kopp Family Foundation Transportation Grant has since helped hundreds of families keep their lives moving forward. From paying for bus passes and driver's license reinstatement fees to covering the delivery charge for otherwise free furniture from Bridging, the money has saved people their jobs, gotten them to interviews, and stabilized their housing. The foundation extended the grant this summer. "We feel that this is a very unique program," said the Kopps. "We're happy to support individuals in their efforts to make better lives for their families and themselves."

Some of the ways the Kopp Transportation Grant helps:

- Impound fees
- Bus tickets
- Light rail fares
- Purchase of new set of tires
- One time car payment assistance
- One time car insurance assistance
- One time car repair assistance
- Driver's license reinstatement fees
- Other fines/tickets



*Longtime PPL supporters
Lee and Barbara Kopp*

PPL's Family-to-Family Holiday Program

The annual Family-to-Family Holiday Program gives you the opportunity to make a significant impact on the life of a family through the donation of gift certificates for the holidays. By donating gift certificates from retailers such as Target, Cub Foods, or Rainbow Foods, you give a family the opportunity to enjoy the season fully - shopping for themselves, preparing and sharing a special meal, and perhaps purchasing a small gift. Families receiving them are connected to PPL programs and selected based on need and their individual progress toward goals related to personal and family stability.

It's easy to sponsor a family. Just visit our newly-updated Website: www.ppl-inc.org and complete the sponsorship form. Or call Beth at 612.455.5211.



Activities

news & success stories

Every day PPL staff strive to further the mission: to work with lower-income individuals and families to achieve greater self-sufficiency through housing, employment training, support services and education.



Education Forum Attendees Weigh in on Barriers to Success

Results from the feedback and surveys collected during PPL's Early Childhood Forum identify language, money, and awareness as key barriers for families in accessing quality early childhood education. The Forum, held in September 2008, convened educators, parents, non-profit staff, and community leaders to discuss the topic and a wealth of ideas was generated. These were among the foremost issues raised

- Parents cannot afford high quality early childhood education programs without tuition or county assistance.
- English language learners face obstacles in accessing schools, programs or resources, particularly with written information and conversing with teachers.
- Families are unaware of child development or education resources and programs. Other barriers discussed: transportation, advocacy, and mentors.

If you are interested in taking part in PPL's initiative to address these barriers, contact Sheila Walker at 612.872.2764 or email sheila.walker@ppl-inc.org

Welfare-to-Work Program Marks Its Tenth Anniversary of Helping Families

In 1998, PPL launched the Connections to Work program in response to the welfare reform initiatives taking place at the time. The referral-based welfare-to-work program was created in contract with Hennepin County. At the time, considerable public concern and doubt existed that the idea could succeed. But PPL was certain that, with its unique network of employment, training, and support services, it could offer participants connections to the resources they would need to move forward.

In that time, the program has served 1,075 adults and earned continuous solid standing with Hennepin County and is uniquely successful with people facing the greatest barriers to employment. Consequently, PPL currently holds the sole specialized community contract for this client-base within the County.

Connections to Work participants work with a family resource specialist to:

- Go through comprehensive skill and family assessments
- Develop personalized employment goal plans
- Link to community engagement activities and resources
- Stabilize mental health and other barriers to return to employment

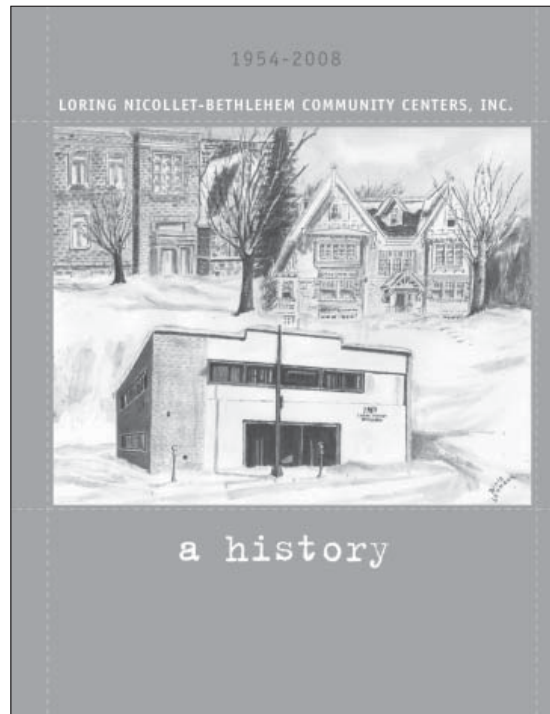
A special thanks to Papa Murphy's for their in-kind contribution for our anniversary celebration.

A History Still in the Making

Sparked by the merging of Loring Nicollet-Bethlehem Community Centers (LNB) with PPL, a commemorative book was created about LNB, entitled "A Lively History."

Engaging and richly illustrated, the book combines anecdotes, photographs, news clippings and timelines to commemorate 50+ years of the agency's service to the community. With contributions from past and present directors, board members, staff, and community leaders, it tells the story of community, compassion, and commitment, and describes a bright future for the agency, following the merger, one year ago.

The book is available for viewing online at www.ppl-inc.org/news/2008/LNB-Book



"One by one, family by family, the history of LNB is one of merging good efforts, good people and good organizations."

- Excerpt from the book:

Education for Life Awarded Grant

Minnesota's only job training program specifically for people living with HIV/AIDS was awarded a grant from the Minnesota Department of Human Services (DHS) this fall. PPL began the Education for Life classroom training last year, providing a confidential, caring environment for participants to explore returning to work, school, or as volunteers. Education for Life has received immense interest from the community; in its first year, the program served 98 people with 59 participants graduating. This grant launches the program's second year and partners PPL with DHS and the Minnesota Work Incentives Connection.

Your in-kind contribution helps our programs further their budgets, while increasing their positive impact.

On the Wish List:

- Leap Frog: any age, any compatible games as well
- DVD Player: models 3 years or newer
- Projector: portable, LCD, RCA inputs or components, 3 years or newer

Mission Moment

From a Self-Sufficiency Program
Services Coordinator

Good Neighbors

I was walking out the front door of one of our apartment buildings in north Minneapolis and I noticed a couple in their front yard across the street. I walked over and introduced myself -- I think it's a good idea to connect and build community with neighbors around our housing properties.

After talking about the neighborhood a little, I learned they had lived in their house for sixteen years. They said they felt lucky to live across from our buildings and that our property has been safe and relatively quiet - that more of the problems came from other surrounding houses.

They added that they enjoy our residents, especially a current family who stops by every now and then to update them on neighborhood safety issues. Maybe next year they will come to our National Night Out!

In each issue, we feature a staff member's experience of success in daily work with program participants and other community members.



Project for Pride in Living
1035 East Franklin Avenue
Minneapolis, MN 55404

Phone: 612-455-5100 • Fax: 612-455-5101
E-mail: ppl@ppl-inc.org • www.ppl-inc.org

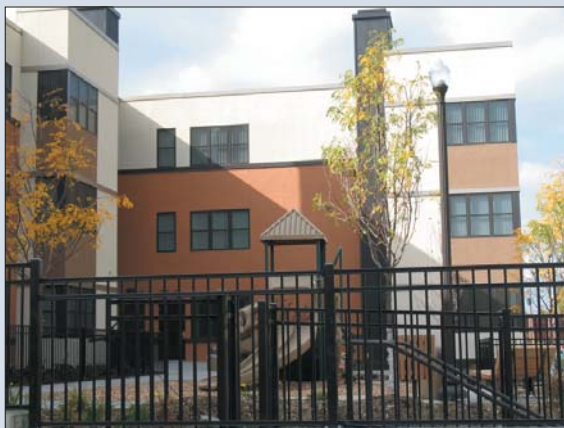
Non-Profit Org.
U.S. Postage
PAID
Minneapolis, MN
Permit # 530

ADDRESS SERVICE REQUESTED

If you would like to be removed from the PPL mailing list, please call 612-455-5100 or e-mail ppl@ppl-inc.org

Charlotte Commons Opens its Doors to the Community

Recently completed, Charlotte Commons provides 35 units of affordable housing for families and individuals. This building is part of the larger Van Cleve Development, located on a



four-acre former grain elevator site near 13th Avenue Southeast and Como Avenue in Minneapolis. Habitat for Humanity is currently building five townhomes on the site and another 50-unit building is currently underway to house long-term homeless individuals served by Cabrini Partnership, PPL's development partner. In all, the development involves 236 units. Subsequent phases include more rental units and 151 for-sale condominiums/townhomes/lofts.



New PPL Website Design Raises Access to Programs and Services

To catch up to the growing internet use by low-income households, PPL launched a new Website design last month, featuring all our rental properties, class descriptions for employment and families, year-round youth programming, school information and more. Both studies and experience through our Computer Access Labs tell us that the number of people seeking information for help online is growing exponentially. We invite you to visit the site and take a look at what we like to think of as an extension of our Centers: www.ppl-inc.org



Printed on recycled paper

