

OUR MISSION

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

OUR STATEMENT OF EQUITY

PPL strives to be an equitable and inclusive organization committed to elevating the voices of the communities we serve that are disproportionately affected by systemic inequities.

PPL was founded on the idea that what's broken could be restored and could eventually become a source of pride.

Fifty years of evidence says that's true.



Building Community + Success

This year, we celebrate not only PPL's 2021 results, but also 50 years of impact, beginning in 1972 when Joe Selvaggio founded PPL to rehabilitate boarded-up homes in the Phillips Neighborhood of Minneapolis. Looking back over our 50-year history, we can see times of growth, opportunity, and also deep challenge. Certainly, these last two years have challenged us mightily—PPL residents and participants most of all. What PPL brings to the table—affordable housing and career training—are the most powerful tools available for creating household economic stability.

In 2021, we continued to provide life-changing results in these areas, moving forward several important initiatives:

- Completing Anishinabe III, in partnership with American Indian Community Development Corporation, providing
 40 units of supportive housing for our Indigenous community
- Pringing new life from the ashes at Lake Street and Nicollet Avenue, where a Wells Fargo branch was destroyed during the 2020 unrest, with neighbors defining a new vision for the site
- Working with partners to bring First Independence Bank to Minneapolis, the first Black-owned bank in the state
- Mentoring BIPOC developers and connecting them with the resources they need to create and operate affordable housing
- Partnering with cities and community-based partners to restore peace and reduce violence in our neighborhoods
- Continuing virtual job training and celebrating the success of our recent Office Specialist graduates, 100 percent of whom were hired by Hennepin County
- Expanding our focus on the trades with a Building Operations Technician pathway
- Implementing an "earn and learn" model that allows people to earn full-time wages while splitting their time between work and training
- Providing financial counseling, homeownership services, and down payment assistance to community members who want to build wealth through homeownership
- Dening PPL's Reengagement Center, which will help younger jobseekers to obtain their high school diploma as they prepare for a career.

But it's not enough to know our strengths: doing this work well requires constant, deep community conversation. It's a dynamic process of dialogue, stretching, reshaping, and growth.

PPL was founded on the idea that what's broken could be restored and could eventually become a source of pride. Fifty years of evidence says that's true. Whether you are new to PPL or were with us from the beginning, your partnership makes our mission possible.

Thank you!

fal Dille





W. b. Mchime

Paul Williams, President & CEO

Bill McKinney, Board Chair

2021 Impact

Affordable Housing and Homeownership

97%

of PPL residents maintained **stable housing** for 24 months or more



188

people received homeownership coaching



1,672

rental **housing units** owned, managed, and supported by PPL



42

new units of affordable rental **housing created**



3,100

people **lived** in PPL properties on any given night





Career Readiness

90%

of people placed in jobs retained their employment for 12 months or more



99%

of credit-eligible **students graduated** in 2020-21 school year from MERC and LNAS



4x

average **income growth** for people hired



1,673

Minneapolis youth received work readiness training



\$19.23/hr

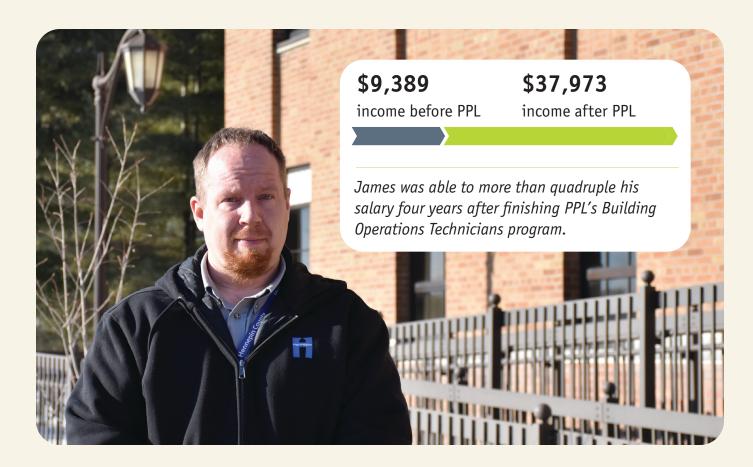
average starting wage



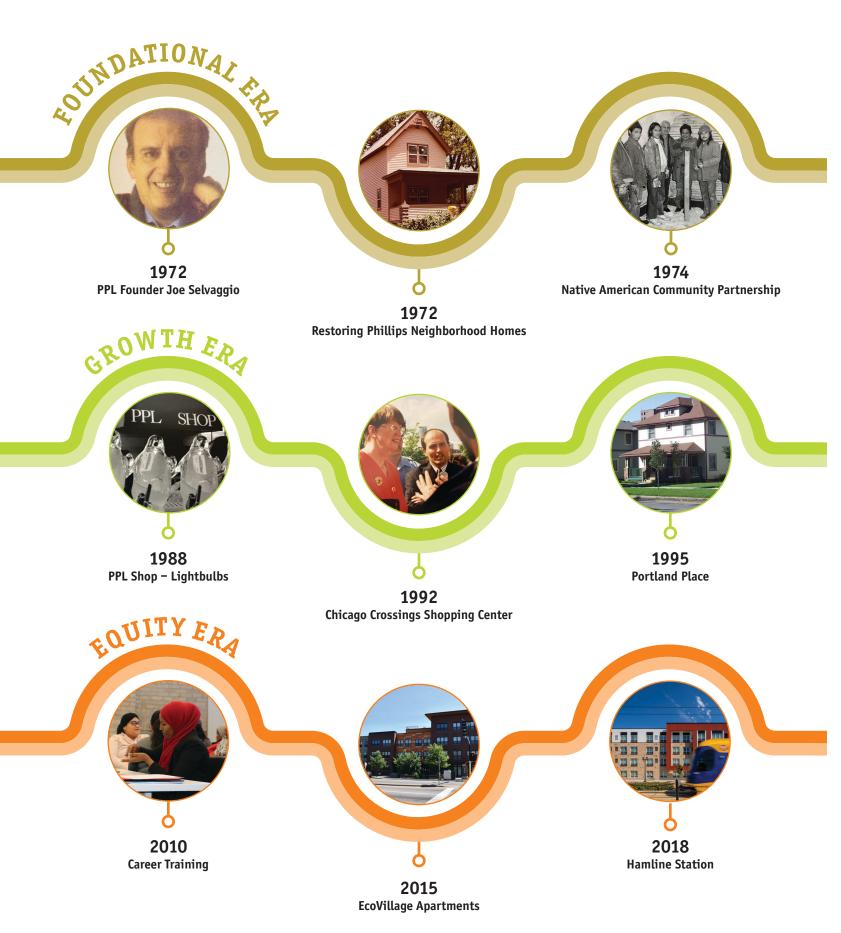
142

people **placed** in new, sustaining careers





PPL Celebrates 50 Years





Building Community + Success



1978 Skills Bank/Emergency Repair Program



1978
Tool Lending Library



1982 PPL Industries



1997 Healthcare Training Partnership



2008 Alternative High Schools Added



2010 Hawthorne EcoVillage Homes



2019 New Career Center



Mino Oski Ain Dah Yung



2021 Anishinabe III

Foundational Era

In 1972, kitchens were avocado green, cars were harvest gold. The IDS Center opened; the Minnesota Vikings' record was 7-7; and the Phillips neighborhood was struggling. After decades as a blue-collar community, the average area income dropped, and crime surged in Phillips. Residents were leaving. A former Dominican priest, Joe Selvaggio, saw a city could be saved, one home at a time. This was the birth of Project for Pride in Living.

PPL's first years began with hands-on work repairing homes and finding funding. Founder Joe Selvaggio and his team secured grants and investment from the General Mills Foundation and Midwest Federal Savings and Loan. This established housing stability as core to PPL's mission, with later years cementing jobs and job skills programs that have provided self-sufficiency for PPL's communities.



From left: Board members Joe Selvaggio, Evelyn Franklin, Ted Pouliot, Alice McHie, Gertrude Esteros

1972 Board of Directors

Ted Pouliot, President
Gertrude Esteros, Vice President
Susan McGrath, Secretary/Treasurer
Nancy Edgington
Ed Gould
Ed Gross
Alice McHie
John Neal
Marlys Rouch
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Restoring Phillips Neighborhood Homes

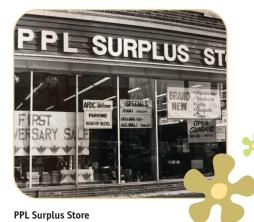
It was over dinner at Ted Pouliot's house that PPL's first program was born. Pouliot, a fellow member at St. Joan of Arc Church, suggested restoring homes that had fallen into disrepair. At that time, more than 50,000 Twin Cities homes were classified as substandard. Volunteers worked in partnership with homeowners to get the work done, restoring homes throughout central Minneapolis to their original beauty and function.



House rehab before and after







Tool Library

PPL Industries

Tool Lending Library

By 1976, PPL was a recognized force in the community and was overwhelmed with requests for small projects, such as installing doorknobs. Bernie Ciurej, PPL's associate director, first thought of the tool library to reduce demand for simple projects and increase the self-reliance of the community. Staff and volunteers instructed community members on how to use the tools. Under Steve Peinovich's leadership, the tool library loaned out screwdrivers, saws, snowblowers, and more. In its first year, it completed 1,800 transactions, shifting simple jobs to the community, so PPL could focus on housing redevelopment.

PPL Industries

PPL Industries was one of PPL's first employment training initiatives. It began in 1982, aiming to employ underserved populations, including people struggling with addiction, former inmates, victims of racial discrimination, and under-skilled workers. PPL Industries contracted with local businesses to provide light assembly and simple carpentry.

Partners included Meyers Printing, the Minneapolis Urban Coalition, Holy Name Church, First Bank Minneapolis, and ADC Telecommunications.

As PPL Industries grew, the focus shifted toward education, providing part-time employment until participants were prepared for higher-paying, full-time occupations.

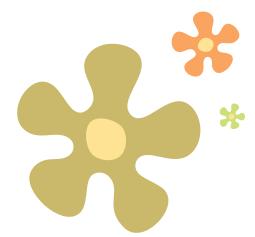
PPL Surplus Store

PPL's original office headquarters was furnished with donated desks, chairs, tables, and typewriters. Joe Selvaggio, PPL's founder, then saw an opportunity to create a store selling reduced-price office furniture.

PPL partnered with the Dayton Hudson company (now Target Corporation) to create and execute plans for the store, located at the corner of Franklin and Chicago in Minneapolis.



PPL Surplus Store grand opening (from left): Ross Fruen, Brian Coyle, Janet Mathison, Donna Knight, Roger Goddu, Joe Selvaggio, Donald Fraser, Ted Pouliot, Jovian Ellison



Growth Era

Through the late 1990s-2000s, nonprofit organizations saw increased competition for funding and support. Many, including Loring Nicollet Bethlehem (LNB), chose to merge with larger nonprofits to sustain their respective missions. Some merged their executive teams, boards, staff, and programs. At that point, PPL had 25 years of experience and the support of the Twin Cities financial community. PPL navigated these growth years by absorbing programs, leaders, and staff without losing its own mission to strengthen the self-sufficiency of people in the community.

Native American Community Partnership

In 1974, Riley Housley hired a Native American work crew to begin remodeling one of the first homes PPL bought in the Phillips neighborhood. That work became the "Stonehammer" program, providing tools and training to Native American workers to learn the construction trade. The success spun-off into another program called "Woodhammer."

PPL partnered with the American Indian Community Development Corporation (AICDC) to build Anishinabe Wakiagun, a 45-unit supportive housing complex for single Native Americans struggling with substance abuse. Also called "The People's Home" in Ojibwe, the first Anishinabe building piloted PPL's unique development strategy of partnering with local communities. AICDC needed a partner that would allow Native Americans to have a majority ownership, yet still help finding financing and construction sources. AICDC found that partner in PPL.

This working relationship extended into multiple projects, including Anishinabe Bii Gii Wiin in 2016 and Anishinabe III in 2021, which together provide 72 units of supportive housing.

Healthcare Career Training Partnership

In 1997 PPL started the Train-to Work program in partnership with Abbott-Northwestern Hospital and Children's Health Care Minneapolis. The first year the program graduated 12 participants for hospital jobs. By 1998, it hosted 12 four-week sessions of job training that resulted in 106 trainees and 88 graduates earning while learning to prepare for full-time work.

Working with employer partners, PPL focused on building the soft skills, such as customer relations, that would serve workers who moved on to stable jobs, while also paying them a wage to learn. Career Training Connections helped hundreds of under- and unemployed adults find jobs in health care.

In 2003, PPL assumed administration of the Health Careers Institute (HCI) created by Minneapolis Community and Technical College as well as Abbott Northwestern and Children's hospitals, and Hennepin County Medical Center. HCI became the biggest program of its kind in the country.



Anishinabe III celebrated its grand opening in 2021.



Isabel is one of many LNAS graduates since 2008.



Attorney General Janet Reno was given a tour of PPL Crossings by Steve Cramer.



Portland Place Redevelopment

Youth Education and Employment

Loring Nicollet Center (later to merge with Bethlehem Community Centers) opened the Loring Nicollet Alternative School (LNAS) in 1970 to serve students who needed something different from the large high school experience. In 1981, LNB opened the Minneapolis Education and Recycling Center (MERC), which served as not only a school but also offered vocational training. Students picked up and tore apart old mattresses from Minneapolis alleyways for recycling. In 1999 Loring Nicollet Bethlehem (LNB) changed the name to Minneapolis Education and Readiness Curriculum (still MERC). LNB merged with PPL in 2008 and continues to operate LNAS and MERC with a contract from the City of Minneapolis. Along with the schools, PPL also gained some LNB leaders, including Minneapolis council member Rocky Rockenstein, who would go on to serve as PPL's board chair.

Portland Place

In 1995, Portland Place was the first of its kind collaboration between the city and a major employer to improve an entire neighborhood. Honeywell knew many workers lived near its headquarters in the Phillips neighborhood. The company agreed to purchase the land between 5th Avenue and Portland Avenue, between 26th and 28th streets. The entire project became a \$13 million redevelopment project to create 52 owner-occupied homes in the neighborhood.

Chicago Crossings Shopping Center

PPL ventured into new territory again with the planning of Chicago Crossings, a shopping center at Franklin and Chicago avenues. The \$1.5 million development would have 15,000 square feet of retail space financed through the PPL Capital campaign. By PPL's 20 year anniversary in 1992, Chicago Crossing opened to the public. The PPL Store of surplus housewares, office equipment, and essentials served as the anchor store on the north side of the mall.

It was a shiny new investment to offer space to other businesses and improve the safety along Franklin Avenue. PPL was honored to host a visit by Clinton-appointed Attorney General Janet Reno.

Mercado Central

In 1999, PPL worked with Mercado Cooperativa Central, the Neighborhood Development Center and Whittier CDC to develop the Mercado Central at the corner of Bloomington Avenue and Lake Street. The indoor mall had space for more than 40 booths run by Latino entrepreneurs.

The Mercado was a huge investment that would provide both a hub of growth for local entrepreneurs and a job center. It was essential to a neighborhood where PPL had focused so much of its efforts on self-sufficiency. PPL turned over ownership to the Cooperativa and partners.

Foreclosure Recovery and EcoVillage

Minneapolis' rapid increase in foreclosures in the mid-2000s led to high concentrations of vacant and boarded properties. A four-block area within the Hawthorne neighborhood in North Minneapolis had the highest foreclosure rate in the city. In 2007, 15.5% of all residential properties were foreclosed in Hawthorne.

PPL partnered with the Hawthorne Area Community Council, University of Minnesota's College of Design students and local volunteer architects to engage in a series of public design workshops with residents that ultimately yielded the EcoVillage vision—energy efficiency plus healthy and sustainable building practices.

To date, project partners have acquired more than 30 properties in and around the EcoVillage for affordable home ownership. PPL also developed EcoVillage Apartments, which greatly contributed to the neighborhood's growing stability.

Equity Era

If the arrival of PPL President & CEO Paul Williams, PPL enhanced its focus on building hope, assets and self-reliance while also elevating the importance of race, place and policy. "How we rebuild is as important as What we rebuild" has become a permanent rallying cry. PPL's comprehensive approach to advancing racial equity includes deep listening, community-led visioning, and engaging with Black, Indigenous and other People of Color (BIPOC) partners, vendors, and developers to create affordable housing and to build meaningful wealth in and with communities of color.

Advancing Home Ownership

Working with private donors, PPL created a fund for down-payment assistance for new homeowners who engage with PPL financial counselors and complete Home Stretch classes. Combined with other public and banking resources, these flexible resources have helped predominantly BIPOC home buyers overcome barriers in the home buying process and begin their journey toward generating intergenerational wealth for their families. In 2021, PPL helped over 30 new homeowners achieve their dream and translated \$10.4 million into equity for homeowners of color.



New Directions in Career Readiness

Hennepin County approached PPL nearly a decade ago for help replacing retiring county workers with a new workforce that would reflect the diversity of the county's residents. The county-tailored Office Specialist training program prepares jobseekers for entry level work with an employer that offers career laddering and full benefits. PPL now partners with Ramsey and Dakota counties as well.

PPL continues to innovate and create new career pathways with employer partners, including Aon, Hennepin Energy Recovery Center, and additional opportunities with Hennepin County.

Supporting Achievement In North Minneapolis

PPL has been a proud partner of the Northside Achievement Zone (NAZ) initiative for the last decade. Founded by Sondra Samuels, NAZ aims to end intergenerational poverty in North Minneapolis through education. PPL serves as an anchor partner in this work, operating 250 affordable apartments on the north side, helping families obtain rental assistance benefits, providing career readiness services, and more.

New Career Center

A \$12.6 million capital campaign completed in 2020 allowed PPL to convert the vacant theater building adjacent to its Franklin Avenue offices into a state-of-the-art career center to house its career readiness programming. The center features technology-equipped classrooms, private counseling and study spaces, a walk-in computer lab, and an atrium connecting it to PPL's administrative offices.



Classrooms were created to preserve the historic windows and brick walls.







Mino Oski Ain Dah Yung

Hamline Station Apartments

PPL's first transit-oriented development (TOD) in St. Paul opened in 2018 offering affordable housing near employment and education opportunities along the Green Line and access to affordable transportation options.

Mino Oski Ain Dah Yung

Another example of PPL's long-standing partnership with the Native American community is this development serving homeless Indigenous youth. PPL's second TOD project on the Green Line and permanent supportive housing for young adults led by Ain Dah Yung Center.

Both demonstrate the support for community-driven development partnerships and how PPL does its work. This experience has carried forward into new development opportunities emerging at Highland Bridge (former Ford site) in St. Paul and at Lake and Nicollet in Minneapolis with Wells Fargo and the Cultural Wellness Center.

"My son and I were a Northside Achievement Zone family and that's how I got hooked up with PPL. PPL has helped me pay rent and helps with resources. I always felt that if I could get help with rent, I could get somewhere and do some things. And I did. I was able to open my own business. What I do is I'll pick up your laundry, wash it, dry it, and fold it. PPL helped me get a \$1,000 grant to get started. Every obstacle I came across, PPL was there for me. Even when I got Covid, I felt secure, because I still had a roof over my head. They're the best support I've ever had."

-Jasmine, PPL resident



2021 Financials

Statement of Activities		PPL Inc	Consolidated Total
		(Programs only)	(Programs and Properties)
		(In Thousands)	(In Thousands)
Revenue and Si	ipport		
	Contributions	9,760	9,760
	Government Grants	11,210	11,680
	PPP Loan Forgiveness	2,401	2,401
	Rental Revenue	· -	14,402
	Investment Earnings and Other	8	202
	Revenue from Properties and Programs	6,684	1,260
	Total Support and Revenue	\$30,063	\$39,705
Program Servic	es		
	Housing with Services	14,334	29,674*
	Employment Readiness and Schools	6,038	6,038
	Other Programs	888	888
	Total Program Expenses	\$21,260	\$36,600
Supporting Act	ivities		
	General and Administration	2,772	2,541
	Fundraising	1,222	1,169
Total Expenses		\$25,254	\$40,310
Change in Net	Assets		
-	Change in Net Assets from 2021 Operations	4,809	(605)*
	Change in Net Assets from 2021 Non Operating Activity	(265)	255
	Net contributions to properties from limited partnerships	-	-
Total Change in	Net Assets	\$4,544	(\$350)

^{*} Consolidated net assets are negatively impacted by \$7.4 million in non-cash depreciation expense in Housing with Services. Consolidated net cash increased by \$4.6 million in 2021.

Statement of Financial Position		PPL Inc (Programs only) (In Thousands)	Consolidated Total (Programs and Properties)
Assets		(In Thousands)	(In Thousands)
Assets	Cash, Cash Equivalents, and Liquid Investments	13,679	19,744
	Cash with Restrictions	2,546	16,370
	Accounts Receivable	5,215	12,009
	Property Under Development or Held for Sale	5,215	9,965
	Due from Other Funds	7,021	9,905
	Other Assets	7,021	1,528
		741	194,534
	Net Property and Equipment Total Assets	\$29,923	\$254,150
	Total Assets	\$29,923	\$254,150
Liabilities			
	Accounts Payable and Accrued Expenses	680	5,421
	Deferred Revenues	190	1,621
	Construction Payables	-	=
	Notes and Mortgages Payable	9,834	136,578
	Due to Other Funds	1,503	===,====
	Total Liabilities	\$12,207	\$143,620
Net Assets			
Net Assets	Undesignated	6,434	24,416
	Non Controlling Interest in Partnerships	0,434	74,832
	Assets with Restrictions	11,282	11,282
	Total Net Assets	\$17,716	\$110,530
	וטנמנ וזכנ הסטכנס	\$17,710	\$110,530
Total Liabilitie	s and Net Assets	\$29,923	\$254,150

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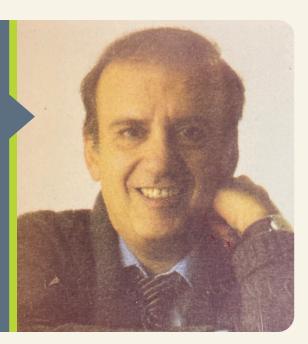
Chief Financial Officer & Senior Vice President of Operations

Mike LaFave

Senior Vice President of Housing Stability

"I was steeped in the need to serve the poor from my training as a Dominican priest, and I was a member of St. Joan of Arc Church. Housing was a fundamental social teaching. We stuck with fundamentals. Housing, jobs, self-sufficiency were all in our mission."

-PPL Founder Joe Selvaggio



Thank You, Donors!

\$100,000+

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"I always wanted to work for government because we were on assistance when I was young. My dad was abusive and left when I was 10. I was working at Starbucks when I had my daughter, and I wanted a job that would provide more income and flexibility. When I learned about PPL's public sector training, I thought it was too good to be true. Now I work at Hennepin County, and I was even promoted to supervisor. I love helping people figure out how to take the next step in their career with the county."

-Kay, Office Specialist program graduate



\$1,000 - \$2,499 (cont.)

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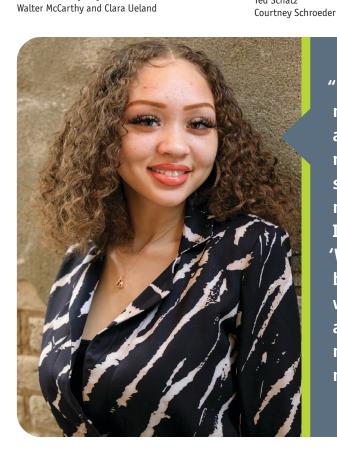
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"My siblings and I never really knew our mother, so when our dad died, it really took a toll on us. He was the only stable parent role model we had. After that, I was in a state of confusion. When I came to MERC, my credits were very low and I had no goals. I was so behind. My science teacher just said 'We're going to start with what you know and build you up from there.' My English teacher wrote a positive note on every assignment, and I kept every one of them. MERC helped me rise up from my lowest place and helped me realize how important schooling is."

-Makiah, MERC alternative high school student

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"I waited tables in New Orleans' French Quarter for 20 years. I didn't know what I could do at my age, and I felt like I was so far behind. PPL helped me zero in on the healthcare clerical training. Now I have hope for the future and feel like there's so many ways I could go. I'm redefining myself. I feel respected. I feel proud of what I'm doing. I'm contributing to the community."

-Kelly, Healthcare Clerical program graduate





"I moved here from India in 2018. I was working at a hospital, but there was nothing new to learn in my job—it was the same thing every day. My friend told me about PPL's Building Operations Technician program. I love learning things, and I always loved fixing things. Now I work in maintenance and I'm going to HVAC school. I hope to open a business doing heating and cooling. In maintenance, everything is new and challenging. This program changed my life."

-Karma, Building Operations Technician program graduate

in Memory of...(cont.)

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*deceased

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From left: Steve Cramer, Joe Selvaggio, and Paul Williams at the 2022 PPL Annual Fundraising Breakfast



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