



a place to
LIVE
a path to
THRIVE



**PROJECT FOR
PRIDE IN
LIVING**

2024 ANNUAL REPORT



98%

of PPL households achieved
24-month housing stability
in 2024

Dear Friends,

In a year of transition, Project for Pride in Living (PPL) stood steady and rooted in our mission – to build the hope, assets, and self-reliance of individuals and families who have lower incomes through transformative affordable housing and career readiness services. We also remained focused on our vision: to foster safe, resilient, and equitable communities across the Twin Cities. By being steadfast in these founding values while embracing the momentum of a new chapter, PPL is confident in our path forward.

2024 was a year of both reflection and renewal. PPL honored the legacy of our founder Joe Selvaggio, whose ethos significantly shaped our organization, and whose passing was felt throughout the community. With gratitude, we carry on Joe's legacy, thoughtfully cultivated by his successor Steve Cramer and further elevated by PPL's recently retired CEO, Paul Williams. Paired with our new leadership's bold, collaborative spirit, this legacy will guide our next era of growth.

We also celebrated Paul's retirement, whose decade of leadership built the strong foundation we stand on today. From nonprofit and philanthropic roles to serving as deputy mayor of the City of Saint Paul to his decade-long tenure at PPL, Paul has dedicated his entire career to civic life and community improvement. To honor Paul's lifelong contributions to Saint Paul – along with those of his father and grandfather – we're proud to name one of PPL's newest affordable housing developments after the Williams family. Opening in 2025, The Williams will provide 60 multi-bedroom, multi-generational housing units on Saint Paul's East Side.

Last year, our team partnered with thousands of program participants, residents, and students. For many, this began with housing – *a place to live*. 2024 highlights include facilitating home closings for 176 new homeowners and opening our newest affordable housing properties, Restoring Waters and Nellie Francis Court in Saint Paul, along with Shelby Commons, a new, 75-unit North Minneapolis development with supportive housing services. We also invested in providing meaningful career and apprenticeship training to support participants in building their futures – *a path to thrive*. In 2024, we worked with 333 participants through our career readiness programs to secure or maintain employment opportunities while cultivating accessible opportunities for young people through our youth services and education programs.

These positive, metro-wide impacts landed despite navigating the headwinds of external pressures, as rising costs of living and systemic barriers continue to test affordable housing providers across our country. Amid such a challenging environment, PPL remains a model of resilience and excellence, anchored in our values and committed to race equity, affordable housing, resident services, workforce development, homeownership, and education.

As we look ahead, we do so with ingenuity, confidence, and purpose. Our belief in what's possible and in the people and partners who make this work happen has never been stronger. **"A Place to Live, a Path to Thrive"** are more than just words – they're measurable, lasting results we deliver. As the world continues to change and as PPL continues to evolve, one thing that will remain is our commitment to building safe, resilient, and equitable communities across the Twin Cities. That guiding vision, built from the foundation of our guiding legacy, will always be part of PPL.

Thank you for your interest, support, and partnership. Thank you for betting on us.

With appreciation,



Karla D. Henderson

Karla Henderson
PPL President & CEO



Courtney Schroeder

Courtney Schroeder
PPL 2025 Board Chair



PPL transforms lives through housing stability, career readiness, and youth development

For more than 50 years, PPL has served as a trusted partner to thousands of individuals and families across the Twin Cities, supporting them in:

- Finding and maintaining affordable housing
- Securing meaningful employment opportunities that provide higher income
- Building strong academic skills
- Gaining greater economic independence

PPL is proud to walk alongside individuals and families in creating flourishing lives for themselves.

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.

Ten-year vision statement:

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



“Working with PPL has not only been a personal journey of growth and resilience—it has also positively impacted my family, and soon, my community... The concepts of resiliency, ownership, and pride have given me the courage to face the challenge, empowered me to take control of my future, and fueled my motivation and sense of accomplishment.”

– Bella, 2024 PPL Achievement Award recipient



95%
of career participants
achieved 12-month
employment retention



2,903
volunteer hours
contributed



\$110,000
estimated value
of in-kind donations

89% 
of new homeowners
identify as BIPOC



A year of impact

From new homeowners and freshly graduated students to higher starting wages and the beginning of many exciting career journeys – 2024 was a year of significant impact at PPL.

**\$36.7
million**
of value created
through new
homeownership

\$22.36
average starting
hourly wage



97%
of credit-eligible
students graduated

176
new homeowner
closings



212
units of affordable
housing financing
closed



86% 
of Home Stretch
workshop graduates
identify as BIPOC

\$526,000
quality of life
investments made
across rental housing



Human Services Pathway program opens doors to opportunity

The Human Services Pathway program helps individuals take their first steps toward a rewarding career in human services. This innovative eight-month partnership with Normandale Community College combines hands-on training, college coursework, and career readiness to equip participants with the community, communication, and professional skills they need to succeed.

Earning college credit through real-world experience

Participants earn 10 college credits while receiving personalized support and gaining exposure through real-world opportunities with employer partners in Dakota, Hennepin, and Ramsey counties.

Leaving with credentials

At the end of the program, participants will gain their National Retail Federation Customer Service certification.

Skills to make a lasting impact

- Current issues in health and human services
- Legal and ethical responsibility
- Multicultural aspects of health and human services
- Microsoft Office skills



Partner spotlight: Hennepin County

For the last 10 years, PPL has been proud to partner with Hennepin County on its Human Services Pathway program. Hennepin County hires the largest number of Human Services Pathway graduates. This includes 126 graduates, half of whom have since been promoted or found other employment opportunities within the county.

Moving forward from ground zero

When Bella Mamadou was unexpectedly laid off from her employer of 23 years, she was shocked but not defeated. “I spent a day in shock but then I knew I needed to find a new way forward,” Bella recalled. She was reminded of something a PPL director told her nearly two decades ago when her children attended daycare. “PPL can help with everything!” the director said.

Inspired, Bella turned to PPL once again, this time as a student in the Human Services Pathway program. With the support of her husband, Bella committed to the eight-month journey. “I never accepted anything less than an A from myself,” she said. Not only did Bella graduate from the program, but she also earned incentives and plans to pursue an associate or bachelor’s degree in the field.

Bella eagerly shares the opportunity that helped her chart a new path; she has already referred three other friends and community members to PPL. “Whenever a door closes, another opens,” Bella said. “You can restart from ground zero.”



From supportive housing to scholarship and service

Amerin Chamberlain moved into PPL supportive housing with his family in 2016. While the transition was difficult at first, Amerin and his family eventually began to see the benefits of working with PPL staff. His home became a place for growth, achievement, and purpose, somewhere he could develop his skills and explore new interests – from playing basketball and membership in the Little Earth Boys & Girls Club to coaching and advocating for the mental health and well-being of Indigenous youth.

Amerin graduated from Venture Academy and is exploring opportunities for a career in youth work and education, combining his passion for mentorship and athletics to teach young people about their own resiliency.

Amerin's biggest motivation comes from his family. He credits his mother for teaching him about resiliency, noting her inner strength. "I've been able to watch my mom fulfill her own dreams...she was able to change her life while living here. It inspires me to overcome." He has three brothers, two of whom are younger, and takes being a role model seriously. Whether offering advice, encouragement, or simply being someone to look up to, Amerin shows up for his family and youth in his community. "I know how important it is to have strong, supportive leaders in your life," Amerin said. "I want to be that person for others."

Amerin's story is a powerful reminder that with the right resources and support, young leaders can rise to the top while uplifting the people around them.



Cultivating transformation and pride through supportive housing

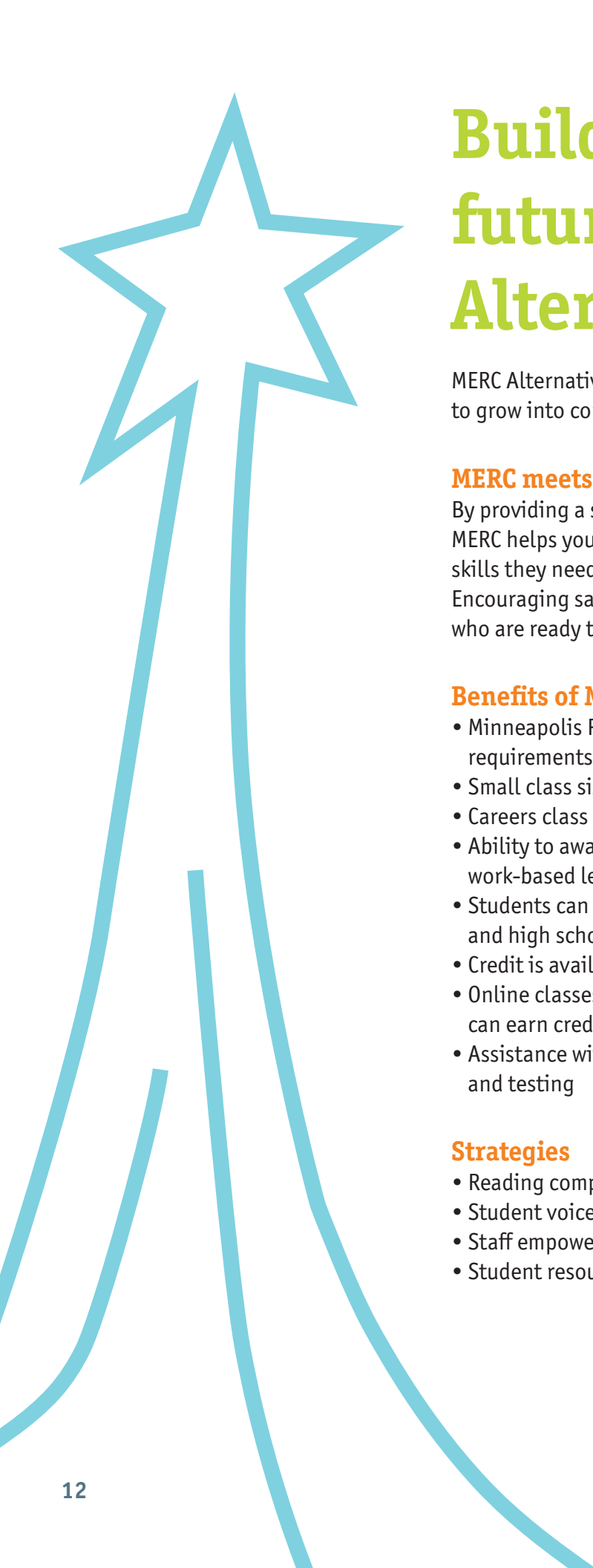
Transformative, stable housing is the foundation of building the hope, assets, and self-reliance of individuals and families.

PPL owns, manages, and services over 1,600 units of affordable housing throughout the Twin Cities. Many of these properties include supportive housing services to assist residents who are navigating complex challenges like homelessness, a disability, chemical dependency, or a criminal background.

From case management and person-centered goal planning to health and education resources, supportive housing services help residents gain the tools, resources, and supportive networks they need to stabilize their household and restore pride.

PPL properties that include supportive housing services:

- Anishinabe Bii Gii Wiin
- Anishinabe III
- Bloom Lake Flats
- Brook Commons
- Camden Apartments
- Charlotte Commons
- Collaborative Village Initiative
- Downtown View
- Elliot Park Commons
- Fort Road Flats
- Hamline Station
- Hawthorne EcoVillage
- Maya Commons
- Mino Oski Ain Dah Yung
- New Foundations
- Opportunity Crossing (coming winter 2025)
- Prosperity Village
- Restoring Waters
- Simpson Community Shelter and Apartments (coming winter 2025)
- Touchstone Rising Cedars
- Union Park Flats
- The Williams (coming winter 2025)



Building bright futures at MERC Alternative School

MERC Alternative School for grades 10-12 aims to empower students to grow into confident, capable, and compassionate individuals.

MERC meets students where they are

By providing a supportive and inclusive learning environment, MERC helps young people build the academic, social, and life skills they need to succeed in the classroom and the community. Encouraging safe, thoughtful choices helps shape future leaders who are ready to make a lasting, positive impact.

Benefits of MERC Alternative School

- Minneapolis Public Schools diploma, when credit and other requirements are satisfied
- Small class sizes
- Careers class to help students connect with employment options
- Ability to award credit for those who are participating in work-based learning
- Students can take classes at Minneapolis College for college and high school credit (D3 program)
- Credit is available by completing projects (project-based learning)
- Online classes (Independent Study) offer another way students can earn credit
- Assistance with federal student aid, college applications, and testing

Strategies

- Reading comprehension
- Student voice
- Staff empowerment
- Student resources

Supported and seen at MERC Alternative School

Jennifer Jimbo Vazquez's journey to graduation wasn't easy, but it highlights the importance of finding the right support at the right time.

During her junior year, Jennifer made the difficult decision to leave her previous high school. Overwhelmed by crowded classrooms and a lack of support, she began to feel lost and discouraged. "School felt difficult and daunting," Jennifer recalled. "I fell into depression." But her story took a hopeful turn when a social worker introduced her to MERC, a PPL alternative school.

From the moment she walked through the doors, she knew MERC was different. "It felt like a whole new environment," she said. Jennifer found smaller class sizes, caring teachers, and the flexibility she needed to continue her education as she navigated pregnancy and new motherhood.

As she balances her role as a student and young mother, Jennifer is on track to graduate and plans to attend Minneapolis College to become a nurse or nursing assistant.

With MERC's help, Jennifer was able to find the support she needed to move forward with a new purpose.



Fostering emerging developer growth through RE-Seed

Launched in September 2024, RE-Seed is PPL's initiative to support emerging BIPOC developers in building real estate portfolios, equity, and expertise. Focused on preserving small-unit affordable housing properties as valuable neighborhood assets, RE-Seed offers aspiring developers the opportunity to gain hands-on experience in property ownership and management.

In 2024, 22% of PPL real estate funds were awarded to BIPOC-owned or -led businesses to support aspiring developers – more than double the initial launch goal of 10%. One of these partners is local developer Abundance Properties, which contracted with PPL to complete building improvements at nine properties preparing them for their re-sale through RE-Seed.

2024 RE-Seed accomplishments

- Supported 15 emerging BIPOC developers
- Exceeded real estate equity goal
- Prepared 30 affordable housing units for community ownership
- Identified 83 additional assets for future transfer to the community and emerging developers



Finding comfort and connection through volunteerism

What started as a simple offer to donate winter coats has grown into an impactful and ongoing partnership between Shane Krier and PPL. Since 2020, Shane and her friends, known as “Shane’s crew,” have donated almost 2,000 brand-new winter coats and over 3,000 hats, gloves, and scarves to PPL.

Recognizing the need for more inviting common areas, Shane also rallied a team of volunteers to donate thousands of dollars’ worth of furniture and supplies to refresh PPL residential community spaces to be more welcoming and comfortable for youth and families. Shane’s motivation to volunteer with PPL comes from a place of warmth and the desire to make a lasting impact.

“I have a soft spot for teens and want them to have a safe, welcoming place to be themselves while staying off the streets. My reward is knowing I helped one kid, whether through a game they’ve never played, a book they’ve never read, or a piece of artwork that resonates with them.”

For Shane, volunteering is about connection, community, and healing. “Volunteering helps my mental health. When I’m out helping others, I have less time to worry about me. Plus, we have a lot of fun!”

Volunteers like Shane make all the difference in the lives of so many PPL residents, participants, and students.



Looking ahead

PPL's strong position as a region-leading organization would not be possible without the vision, care, and contributions of our founder, Joe Selvaggio, and our previous leaders, Steve Cramer and Paul Williams. To move forward, it is important to acknowledge the impactful work and leadership of the people who brought us here.

On the horizon, the PPL team is energized by our many upcoming affordable housing and programming opportunities. We will continue to offer meaningful, real-world educational experiences to help people build their careers – no matter where they're at on their journey, like our seven-week Office Specialist Pathway. Thirty-one participants completed this program in 2024, and nearly all were successfully hired by Hennepin County upon completion. We'll also continue to refine our new, three-month Case Manager Pathway collaboration with Catholic Charities Twin Cities and Minneapolis College.



Financials

Statement of Activities

Revenue And Support

	PPL Inc (Programs only) (In Thousands)	Consolidated Total (Programs and Properties) (In Thousands)
Contributions	7,711	7,711
Government Grants	12,750	13,295
Rental Revenue	-	17,165
Investment Earnings and Other	510	856
Revenue from Properties and Programs	15,267	4,144
Total Support and Revenue	36,238	43,170

Program Services

Housing with Services	18,879	40,970*
Employment Readiness and Schools	8,254	6,810
Other Programs	-	14
Total Program Expenses	27,133	47,794

Supporting Activities

General and Administration	8,144	5,612
Fundraising	1,239	1,239
Total Expenses	36,516	54,645

Change in Net Assets

Change in Net Assets from 2023 Operations	(278)	(11,475)*
Change in Net Assets from 2023 Non Operating Activity	137	3,467
Net Contributions to Properties from Limited Partnerships	-	9,986

Total Change In Net Assets	(141)	1,977
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*Consolidated net assets are negatively impacted by \$7.9 million in non-cash depreciation expense in Housing with Services.

Statement of Financial Position

Assets

	PPL Inc (Programs only) (In Thousands)	Consolidated Total (Programs and Properties) (In Thousands)
Cash, Cash Equivalents and Liquid Investments	13,951	18,080
Cash with Restrictions	51	18,241
Accounts Receivable	3,537	6,404
Property Under Development or Held for Sale	-	29,770
Due from Other Funds	19,445	-
Other Assets	1,603	2,014
Net Property and Equipment	1,091	261,148
Total Assets	39,679	335,656

Liabilities

Accounts Payable and Accrued Expenses	1,188	6,053
Deferred Revenues	203	1,194
Construction Payables	-	12,072
Notes and Mortgages Payable	7,628	209,235
Due to Other Funds	879	879
Total Liabilities	2,533	0
	12,432	229,433

Net Assets

Undesignated	20,577	32,795
Non Controlling Interest in Partnerships	-	66,757
Assets with Restrictions	6,671	6,671
Total Net Assets	27,247	106,223

Total Liabilities and Net Assets	39,679	335,656
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Thank you, donors!

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