

ANNUAL REPORT

2025



DELIVERING QUALITY, WELL-MANAGED HOMES
TO A DIVERSE LOW-INCOME POPULATION





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FROM THE CEO

As we close out 2025, I reflect on the intention we set for the year: control the work we accomplish within the four walls of this agency. I challenged agency leaders to tune out the chorus of chaos that emanated from Washington and to center our work around operational excellence and resiliency—ensuring we maintain the agency's high-performer status while also building and maintaining sustainable projects, programs, and partnerships.

Little did we know how quickly our resolve would be tested. In January, MPHA and housing authorities across the country were locked out of HUD's electronic payments portal at the behest of the new presidential administration. But sound fiscal planning and management put MPHA in a position to weather temporary financial disruptions without interrupting the critical services the agency provides. And it was the same financial prudence that helped the agency weather a historic 43-day federal government shutdown in October without interruption to the agency's activities.

But MPHA did more than just survive these challenges in 2025, it adapted and advanced. The agency deepened state and local funding partnerships that netted more than \$13 million

in one-time and ongoing funding to support the agency's work preserving existing units and building new homes—the highest amount ever. It expanded investments in Stable Homes Stable Schools, broke ground on the largest public housing redevelopment in city history, and continued to build new family housing across the city.

I am profoundly proud of the work MPHA team members have accomplished in 2025. In a year that pushed many affordable housing providers to the brink, MPHA emerges in a position of continued strength—poised to take its momentum into the years ahead. But to build on these successes, agency leaders and team members must remain focused on the same priorities that delivered us here: controlling our controllables and prioritizing excellence in our core competencies.

Abdi Warsame

Executive Director/CEO
Minneapolis Public Housing Authority

FROM RESIDENTS

Over the past year, the Minneapolis Highrise Representative Council (MHRC) has undergone one of the most significant periods of growth and renewal in its history. Following a major leadership transition, MHRC is poised to expand to its largest staff in over a decade—an investment that reflects our belief in the power of residents to meet the challenges and uncertainties of this moment through unity, skill, and self-determination.

This renewal also marks MHRC’s response to the stagnation and loss of capacity that followed the COVID-19 pandemic years. The disruption and isolation of that period slowed much of the resident leadership development that has long defined our organization. Over the past year, MHRC has worked intentionally to rebuild that capacity—re-establishing networks of training, mentorship, and collaboration across all 42 highrises.

At a time when highrise residents face increasing financial, health, and safety pressures, MHRC has responded by deepening its commitment to leadership development and resident power. We have strengthened the foundation of resident governance across the city—training and equipping officers not just to represent their neighbors, but to practice true stewardship and work in their buildings as organizers. This shift, away from performative participation and toward real decision-making and accountability, represents the essence of what MHRC was created to do.

We also viewed the opportunity to hire new executive leadership, following the departure of our long-time director, as a chance to be visionary—to shape the next forty years of resident power. By aligning our staff growth with a clear, forward-looking mission, MHRC has positioned itself to ensure that residents continue to lead not only in voice but in vision.

This past year, residents continued the long tradition of organizing that has defined public housing in Minneapolis for more than half a century. Through new partnerships, expanded training, and a renewed focus on resident-driven initiatives, MHRC is ensuring that every building, every officer, and every resident has a voice in shaping the future of their community.

The work ahead remains vital, but the strength of our residents—and the ongoing partnership with MPHA—gives me great confidence that we will continue to move forward together.

Mary McGovern



President

Minneapolis Highrise Representative Council (MHRC)



MPHA LEADERSHIP

The agency is only able to meet its mission because of the nearly 400 committed team members working across 11 departments. These departments are led by:



Dominic Mitchell
Deputy Executive
Director



Lisa Griebel
General Counsel



Tim Durose
Chief Financial Officer



Mary Boler
Director of Highrise
Operations



Rashid Issack
Director of Family
Operations



Brandon Crow
Director of Housing
Choice Vouchers



Laura Dykema
Director of Planning &
Development



Maria Alvarez
Director of Human
Resources



Eric Staupe
Director of
Information
Technology



Jake Gateman
Director of
Procurement



Drew Halunen
Director of
Communications &
Strategic Partnerships



Rachel Almburg
Director of Policy &
Strategic Initiatives

MPHA PROGRAMS

MPHA provides stable and affordable housing to individuals and families through three main programs: Low-Income Public Housing, Deeply Affordable Family Housing, and Housing Choice Vouchers. Across these three programs, MPHA serves more than 26,000 people every day.



5,200+

Public Housing Units*



750+

Family Homes



7,200+

Vouchers Administered

6,700+

Public Housing Residents*

3,300+

Family Housing Residents

18,500+

Residents Benefiting from
MPHA Vouchers

MPHA'S 2025 IMPACT



\$9.4M

Invested in Resident
Security and Social Services



\$38.6M

Invested in Major Building
Rehabilitation



\$81.9M

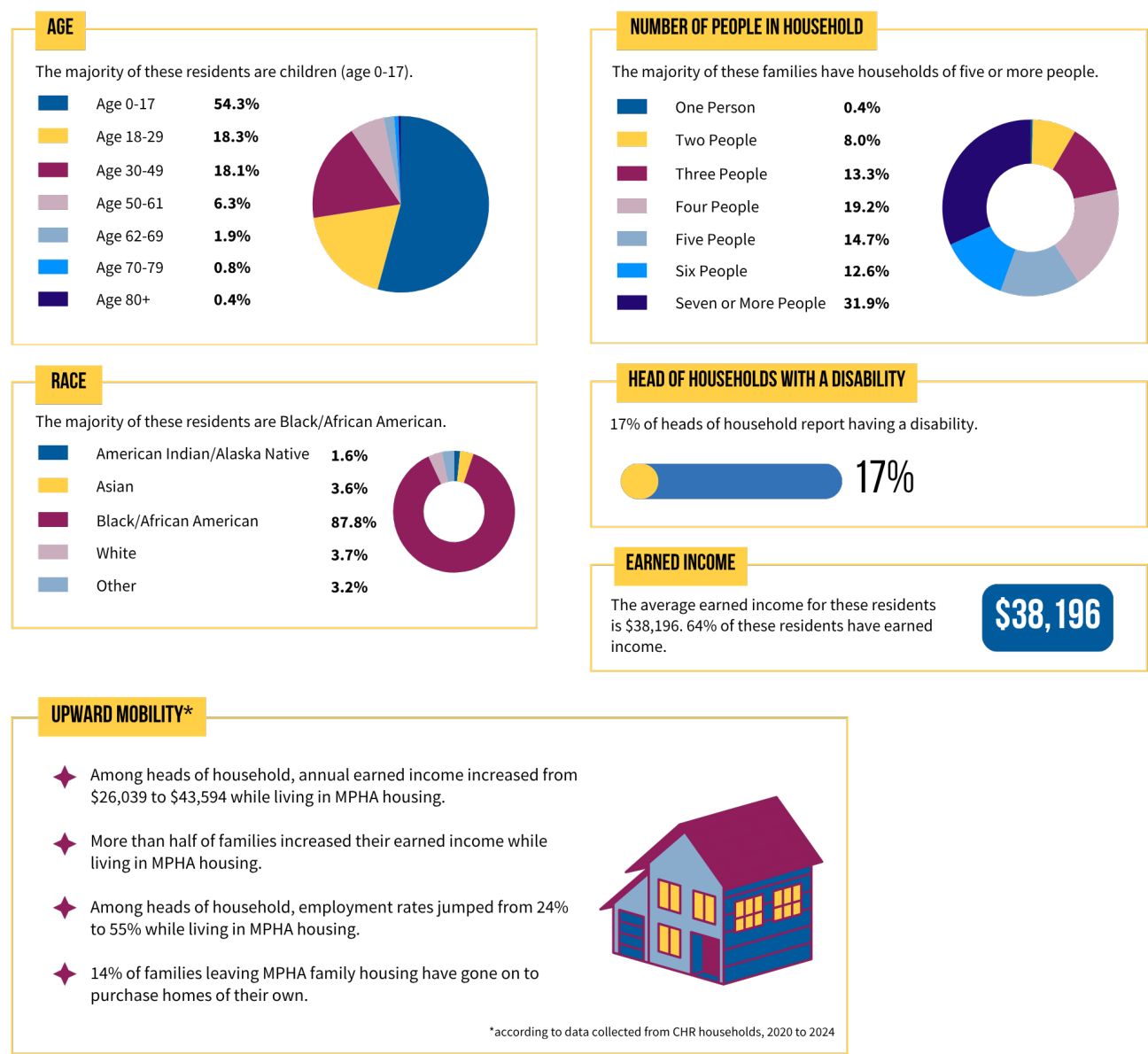
Housing Assistance
Payments to Landlords

**Includes Elliot Twins and Spring Manor Buildings, which use MPHA Housing Choice Vouchers, and Glendale.*

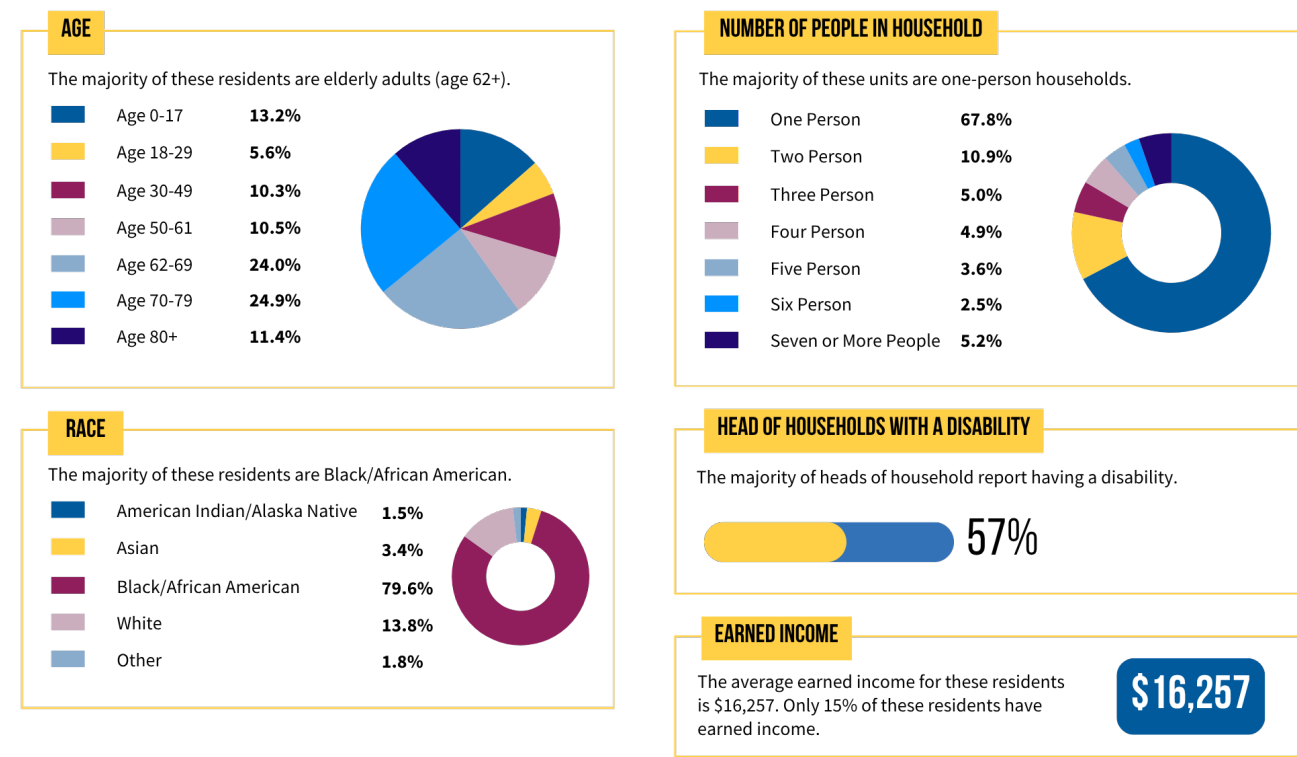


MPHA POPULATION DEMOGRAPHICS

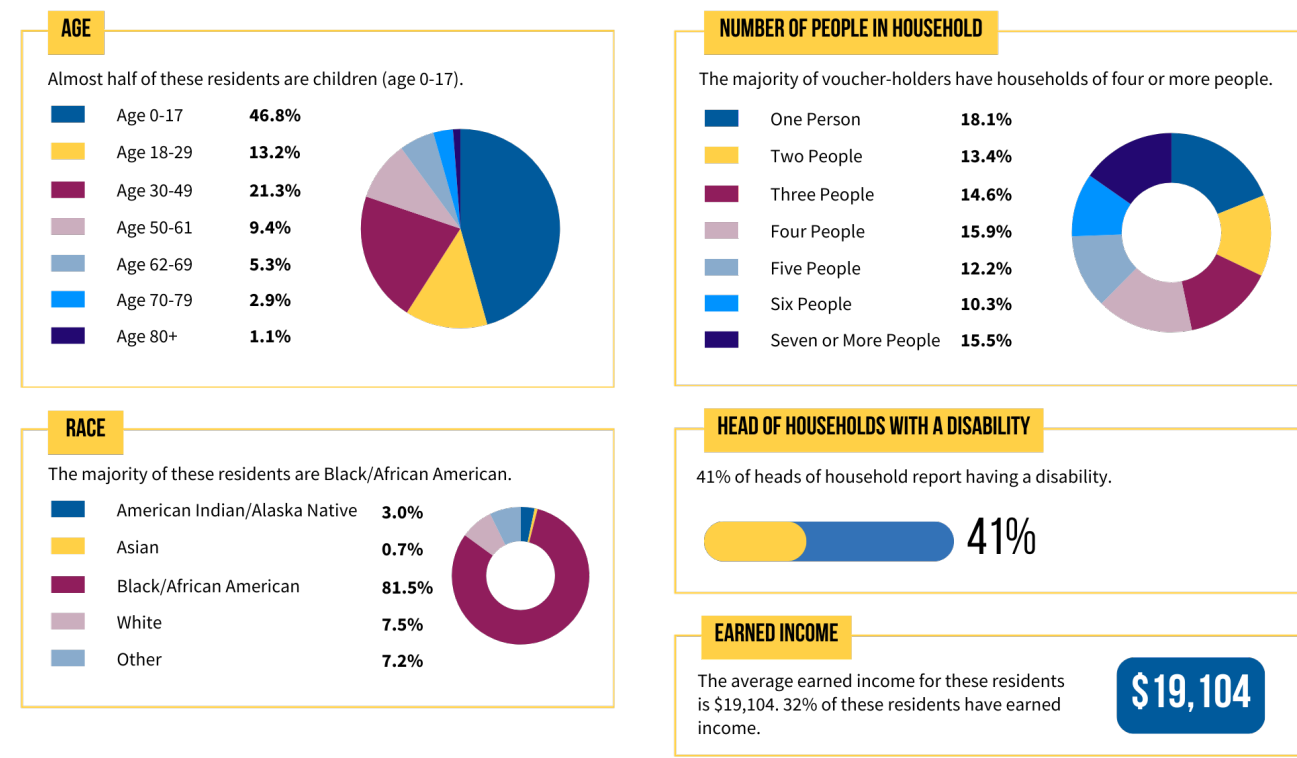
DEEPLY AFFORDABLE FAMILY HOUSING



LOW-INCOME PUBLIC HOUSING*



HOUSING CHOICE VOUCHERS



*Includes Elliot Twins and Spring Manor Buildings, which use MPHA Housing Choice Vouchers, and Glendale.

SPRING MANOR: BREAKING GROUND

At \$78 million, the renovations at 809 and 828 Spring Street Northeast will be the largest public housing redevelopment in city history.

\$78M
INVESTMENT

221
PRESERVED UNITS

15
ADDITIONAL UNITS

Q4 2026
ANTICIPATED COMPLETION

IN AUGUST 2025, U.S. Senator Amy Klobuchar, Minneapolis Mayor Jacob Frey, Hennepin County Commissioner Angela Conley, State Senator Doron Clark, and Councilmember Michael Rainville joined MPHA leaders and residents in Northeast Minneapolis to break ground on MPHA's Spring Manor redevelopment project, the largest public housing redevelopment in city history.

This \$78 million project will preserve 221 units across two neighboring buildings, investing more than \$30 million in direct capital improvements to the existing buildings, while also constructing a new four-story building that will create 15 new deeply affordable units designed for residents needing mobility accessibility features (nine one-bedroom and six two-bedroom units). Additionally, the agency will build a one-story structure that will connect 828 Spring to the new building.

Agency staff first began working with residents in late 2023 to gather input on how residents felt about a large-scale modernization project. Residents helped craft a vision for this project through open houses, one-on-one meetings, resident design panels, and other meetings. With more than 80 percent of residents being at least 62 years old, and 50 percent being 70 years or older, accessibility is a major concern.



Above: Resident Kelvin Dunbar shares remarks at the Spring Manor groundbreaking event.



Above: Resident Beatrice Mount shares remarks at the Spring Manor groundbreaking event.

The full scope of renovation work between the two buildings includes replacing and/or enhancing aging building systems (plumbing, electrical, HVAC), complete unit renovations (kitchens, bathrooms, appliances, finishes), installing in-unit cooling and fresh air ventilation systems, adding new accessibility upgrades to some existing units, along with repairing exterior enveloping (replacing windows and roofing). The agency is also updating and expanding resident community spaces, including new seating, tables, plantings, and adding covered areas to the outdoor space.

In addition to the 15 new, disability accessible units on the top three floors of the new 824 Spring building, the agency will create nearly 4,200 square feet of new ground-level space that will include offices, an internet lounge, fitness room, indoor bike storage, and a large community gathering space. The agency will also remake the existing ground level at 828 Spring, including reorganizing the mail room and adding a dedicated package room, creating new MPHA staff offices, relocating and expanding the laundry room, and creating a more secure front entrance and building entry point.

Agency staff have worked with every 809 and 828 Spring Street Northeast resident to understand and accommodate their relocation needs in their unique relocation plans. Through this

work, staff were able to accommodate every residents' relocation preferences during construction. For most residents, the plan is simply to move from their existing unit to a newly renovated unit. For residents whose units are part of the first phase of construction, they will move to other vacant units within the building before moving into a newly renovated unit. For all relocations, residents are guaranteed the right to return to their newly renovated home when construction is completed. In all resident relocation plans, MPHA covers any associated moving costs for the household both to and from their unit.

The Spring Manor redevelopment project will leverage similar U.S. Department of Housing and Urban Development (HUD) subsidy and financial tools as the Elliot Twins renovation. Unique to the Springs Manor redevelopment, however, is piloting a new HUD subsidy structure for the 15 new deeply affordable units using a HUD program called Restore-Rebuild. The agency's ability to pilot this program was enabled by a \$1.3 million one-time investment from the City of Minneapolis as a part of Mayor Frey's FY25 budget.

The agency currently projects all work to be completed by the fourth quarter of 2026.

Below (left to right): State Senator Doron Clark, MPHA CEO Abdi Warsame, U.S. Senator Amy Klobuchar, Minneapolis Mayor Jacob Frey, Hennepin County Commissioner Angela Conley, and Councilmember Michael Rainville at the Spring Manor groundbreaking event.



HONORING A LONG-TIME COMMUNITY ADVOCATE

MPHA renamed a Northeast apartment building following a resident-led effort to honor a long-time resident and community advocate.

IN FEBRUARY 2025, MPHA formally renamed the Sibley Triangle Apartments (616 Washington Street NE) to the Alice M. Geronsin Apartments in honor of long-time resident and community advocate Alice Geronsin.

The 35-unit building situated between the St. Anthony neighborhoods in Northeast Minneapolis was Alice’s home for 37 years. Alice was a pillar of the MPHA resident community, and she was a tireless advocate for the rights and dignity of all residents. She was an enthusiastic community builder equipped with a clear purpose and sense of humor, mentoring a generation of resident leaders in the building.

Fondly known as the “mother of the building,” Alice always provided a warm welcome to newcomers. She was an exemplary neighbor, looking after her neighbors as they were her own family. Alice showered her neighbors with care—making meals when they needed comfort and throwing parties to celebrate their life milestones. She also organized countless building dinners and events, including a Juneteenth event in 2024.

For many years, Alice served as the building’s resident council president and was an active member of Minneapolis Highrise Representative Council (MHRC) committees and board. In these roles she regularly brought resident concerns to MPHA’s attention, advocated for resident management of laundry contracts, and helped shape the laundry room management system across all MPHA’s 42 high-rises. She was also an outspoken advocate for social services funding when Hennepin County threatened to cut the funding for in-building services.

Building residents led the effort to get the building renamed after Alice passed away last fall, recognizing her unwavering dedication to improving the quality of life for her fellow residents. With overwhelming support by residents, staff, and commissioners alike, the initiative was presented to and approved by MPHA’s Board of Commissioners on February 26, 2025. In August, MPHA residents, staff, and community leaders gathered to celebrate the renaming of the building and unveiled new building signage to commemorate the name change and remember Alice’s life and steady commitment to the community.



Above: Community members stand by the new Alice M. Geronsin Apartments building sign.



Above: Resident Flo Castner shares memories of Alice Geronsin at the building renaming event.



ENSURING CONNECTIVITY

MPHA announces a technology partnership with Comcast which aims to make the agency's high-rise units Wi-Fi ready.

\$1.8M
COMCAST INVESTMENT

5,000+
WI-FI READY UNITS

IN MAY 2025, Minneapolis Mayor Jacob Frey, City Councilmember LaTrisha Vetaw, and Comcast Regional Senior Vice President Kalyn Hove joined MPHA staff and residents at Hamilton Manor in North Minneapolis to announce a technology partnership with Comcast aiming to make all MPHA high-rise units Wi-Fi ready over the next several years. The partnership will install modems in resident units as well as free public Wi-Fi and internet-connected TVs in all high-rise common spaces and community rooms. The total investment is estimated at \$1.8 million. Work to complete installations at additional MPHA high-rises is planned to occur over the next several years.

All MPHA residents are eligible for Xfinity’s contract-free Internet Essentials plan, providing low-cost internet access, discounted computers, and free access to hundreds of hours of digital skills training. Should MPHA residents use Xfinity, their upgraded unit is service ready, meaning they do not need a technician visit and can connect all their devices to the unit’s modem by calling Xfinity or using the Xfinity App at their convenience. Further, should residents need the support of a technician, service requests will be coordinated by MPHA’s property management staff, saving residents the expense of a technician visit.

Importantly, MPHA residents are not required to use Xfinity services and can continue to use the internet service provider of their choice with their unit’s new and/or improved internet connectivity.

Above: Residents, MPHA staff, and community leaders celebrate the announcement of the technology partnership with Comcast.

NEW STATE FUNDING: HIGH-RISE MODERNIZATION

Minnesota Housing awards MPHA \$8.2 million in funding for electrical work and comprehensive rehabilitations across five high-rise buildings.

\$8.2M
STATE FUNDING

418
RESIDENTS WHO BENEFIT
FROM THESE INVESTMENTS

3
HIGH-RISES TO RECEIVE
NEW ELECTRICAL SYSTEMS

2
HIGH-RISES TO RECEIVE
COMPREHENSIVE REHABS

IN AUGUST 2025, the Minnesota Housing Board of Directors approved awarding MPHA \$8,224,900 in Publicly Owned Housing Program (POHP) funding to replace aging electrical systems in three high-rises in the Cedar-Riverside neighborhood (\$2.91 million) and to support comprehensive building rehabilitations at two mid-rises in the Howe neighborhood (\$5.31 million).

For the three high-rises getting electrical system improvements (620 Cedar Ave., 1611 S 6th St., and 1627 S 6th St.), work will include replacing the buildings' main electrical switch gear, distribution panels, and apartment panels which are beyond their expected useful life and do not comply with today's city code requirements, along with replacing and upgrading the buildings' emergency generators.

For the two other high-rises awarded funding (3755 Snelling Ave. and 3205 East 37th St.), MPHA intends on coupling this new funding with U.S. Department of Housing and Urban Development (HUD) conversion tools—which also increases ongoing federal funding for the properties—to complete comprehensive rehabilitations of both buildings (similar HUD tools MPHA has used at the Elliot Twins and Spring Manor).

While the full scope of the project still needs to be confirmed, it will likely include replacing and/or enhancing aging building systems (plumbing, electrical, HVAC), renovating in-unit kitchens and bathrooms, installing in-unit cooling and fresh air ventilation systems, adding accessibility upgrades to existing units where possible, and repairing exterior enveloping (windows, roofing, cladding/siding).

More planning needs to be complete before renovations begin. Specifically, working with residents to co-create a clear vision for any future work. Agency staff began resident conversations in the summer of 2025 that will continue into 2026. At the same time, agency staff are securing the necessary approvals from HUD while also finalizing the project's financing plan. The agency intends to have additional details available to share for this project in the first half of 2026.

This award continues a spate of state funding MPHA has secured in recent years, including a first-of-its-kind direct cash grant of \$5 million as a part of the legislature's 2023 billion-dollar housing budget, a one-time \$1.3 million grant from Minnesota Housing's Stable Housing Organization Relief Program (SHORP), and a \$1.35 million POHP General Obligation bond award last summer to replace aging electrical components at the 630 Cedar Avenue high-rise.

BUILDING COMMUNITY

High-rise residents coordinated more than 25 community projects in 2025, funded by mini grants through the Highrise Health Alliance.

IN LATE 2023, the Highrise Health Alliance (HHA) was awarded a \$100,000 grant by the Public Health Regenerative Leadership Synergy (PHEARLESS) program to support health and quality of life initiatives for MPHA high-rise residents. Throughout 2024, HHA gathered resident input to guide how the funds would be used, resulting in a plan that includes both new and existing programs. One key effort is awarding mini grants to foster social connection and improve mental health. After a strong response from residents, HHA awarded more than 25 mini grants. Resident projects funded by the mini grants included National Night Out festivities at the Elliot Twins, a river cruise for Heritage Commons residents, and a resident choir group at Cedar High Apartments.

In November 2025, participating residents, HHA staff, and local partners celebrated the success of the program. The group participated in an interactive activity, reflected on the effectiveness and challenges of coordinating the building projects, chatted about the positive impacts the events had on the community, shared a meal together, and connected with partners about local health resources.

These resident-led events are examples of the thriving MPHA high-rise community. It's clear that when residents are supported, meaningful connection and well-being follow.



Above: Elliot Twins residents celebrate National Night Out at Elliot Park with a school supplies giveaway for local youth.



Above: Heritage Commons residents enjoy an afternoon river cruise ride together.



Above: Cedar High Apartment residents hold a choir concert with their mini grant funding.



Above: Residents, Highrise Health Alliance staff, and local partners celebrate the success of the mini grants program.

PLANNING FOR GLENDALE'S FUTURE

MPHA moves forward with co-creating a redevelopment plan for the Glendale Townhomes with residents to preserve the vibrant community.

BUILT IN 1952, more than 2,000 families have called Glendale home over the decades. Nestled in the transit-rich Prospect Park neighborhood, Glendale boasts access to an early childhood Head Start program and Luxton Park and its recreation center, along with proximity to the University of Minnesota and its many resources. Through the years, Glendale has become a cultural corridor for many refugee families—from Southeast Asia to East Africa—and recently celebrated its 70th anniversary.

Today, nearly 600 people call Glendale home. Eighty-nine percent of residents are Black/African American, 49 percent are children, 41 percent of households are families of five or more, and nearly 20 percent of households have a family member with a disability. Among heads of household, 67 percent have an earned income, with a median annual income of nearly \$31,000.

Due to decades of compounded federal disinvestment, Glendale has \$22 million in capital backlog. In addition, the Glendale Townhomes do not meet U.S. Department of Housing and Urban Development accessibility requirements or the Uniform Federal Accessibility Standards. The homes also fail to meet the basic design standards set by Minnesota Housing for affordable housing new construction, having fewer bathrooms and smaller kitchens than Minnesota Housing's design standards dictate.

That's why since late 2024, MPHA has hosted a series of resident meetings to discuss the future of Glendale. During these conversations, residents shared their love of the Glendale community, a deep appreciation for their homes, and a recognition that their homes do not meet their current needs and require improvements.

Following several months of community meetings, MPHA staff are taking the next steps in creating a plan for Glendale's future. This includes beginning to work with architects and design teams to explore future construction options that center resident priorities, increase the livability of homes, maintain neighborhood amenities, and enhance the Glendale community.

MPHA will continue to co-create Glendale's future with residents as staff moves forward with hiring an architect and design team to explore design options, establishing a resident advisory group to help guide the future of Glendale, hosting additional community meetings to discuss progress and gathering additional feedback before finalizing a plan for Glendale's future, tentatively in summer 2026. At that time, MPHA staff will begin seeking necessary city, state, and federal approvals to advance a major construction project at Glendale.



Above: MPHA holds Glendale community meeting to hear resident's perspective on the future of the community.

\$20 MILLION INVESTMENT IN HIGH-RISE REPAIRS

The agency is committed to maintaining and improving critical building systems and infrastructure across its 42 high-rises.

IN 2025, MPHA invested more than \$20 million in repairs across its 42 high-rises. Major projects included electrical system upgrades, boiler system replacements, roof and window replacements, fire protection system upgrades, elevator modernizations, exterior façade restorations, and security improvements. This work helps MPHA maintain and improve critical building systems and infrastructure to ensure buildings can continue to serve residents for generations to come.

While many buildings received some level of investment, eight high-rises had projects exceeding \$1 million, including: Holland Highrise, Park Center, James R. Heltzer Manor, The Atrium, and all four Cedar High Apartments.

HOLLAND HIGHRISE

At Holland Highrise, nearly \$6 million in repair work is underway, scheduled to conclude in 2026. A \$3.17 million project replacing 30-year-old windows in the 182-unit building. This window replacement project is funded in part by MPHA's tax levy. Simultaneously, a \$875,000 main electrical switch gear and generator replacement project is underway. Once the window replacement and electrical system upgrades are complete, MPHA will invest an estimated \$1.9 million to replace a roof that has exceeded its useful life.

PARK CENTER

MPHA completed \$1.7 million in repairs across three projects at Park Center. A \$1.4 million roof replacement addressed a decades-old roof that had surpassed its useful life. Earlier in the year, MPHA deployed the final \$300,000 of a \$1.1 million project to upgrade the building's main electrical switch gear and replace the building's generator. MPHA will also be replacing showers in the building's accessible units.

JAMES R. HELTZER MANOR

MPHA invested \$2.37 million to replace decades-old windows at the 110-unit James R. Heltzer Manor earlier this spring.

THE ATRIUM

The Atrium, MPHA's only downtown high-rise, received a \$1.55 million investment to upgrade the building's main electrical switch gear and replace its generator.

CEDAR HIGH-RISE

630 Cedar Avenue is currently undergoing \$1.13 million in improvements. MPHA is upgrading the electrical system and replacing a boiler plant in the 191-unit high-rise, work that is partially funded through Minnesota Housing's Publicly Owned Housing Program. These projects are expected to be completed in the spring of 2026.

CEDAR MID-RISE APARTMENTS

Clustered together in the Cedar-Riverside neighborhood, the three Cedar mid-rise buildings collectively received nearly \$3 million dollars in improvements in 2025. MPHA replaced decades old, worn and chipped flooring throughout corridors, entry vestibules and laundry rooms in all three buildings in March, totalling a \$660,000 investment. The agency also installed new boilers in all three buildings, totalling \$2.3 million. MPHA will also be upgrading the buildings' main electrical switch gear and replacing its generator.



Above: Workers install new windows at Holland Highrise.



CELEBRATING A NEW PARTNERSHIP

MPHA's Pathways to Success partnership with Twin Cities Habitat for Humanity, Twin Cities R!SE, and PRG helps residents meet their goals.

IN SEPTEMBER 2025, staff from MPHA and Twin Cities Habitat for Humanity (TCHF) gathered in Brooklyn Center to celebrate Angeline Rainey and Allen Weitzel, the first MPHA family to successfully achieve homeownership through MPHA's Pathways to Success partnership.

Over a decade ago, Angeline and Allen were facing homelessness. Angeline was living out of her car and Allen was staying with family. When Angeline received the call that her family was approved for MPHA housing, the timing was perfect.

Angeline and her family moved into a single-family home in Bancroft neighborhood in South Minneapolis. While living in

MPHA family housing, Angeline and Allen made their home a refuge for both their children and grandchildren. Their grandchildren fondly called the home Grandma's Safe Haven.

With their housing stabilized, Angeline and Allen were able to move up in their careers and increase their household income. And in 2023, they reached the income limits for MPHA housing. That's when Angeline and Allen heard about the Pathways to Success program and began their journey to homeownership.

Over the next several months, Angeline and Allen completed TCHF homebuyer education classes and workshops, worked to improve their credit, and consolidated debt.

Above: MPHA staff, partner organization staff, and community members celebrate the Pathways to Success program.

In the spring of 2025, Angeline and Allen's work and resilience paid off as they were deemed mortgage-ready and began house shopping. And after months of searching, they closed on their new Brooklyn Center home in July.

Homeownership is something they never know they would be able to achieve but thanks to the encouragement and support services of the Pathways to Success partnership, Angeline and Allen are proud homeowners.

Established in 2023, Pathways to Success is an innovative partnership that takes a holistic approach in empowering MPHA residents to achieve long-term financial stability. The partnership connects MPHA families with Twin Cities R!SE (TCR) to deliver career readiness training, PRG, Inc. (PRG) to provide specialized financial coaching and credit remediation services, and Twin Cities Habitat for Humanity to connect families with homeownership education, financial coaching, and variety of homebuying tools to make homeownership a reality.

At MPHA, agency staff take a proactive approach to introducing MPHA families to the voluntary programming. Once a family has lived in MPHA family housing for a month, agency staff contacts the family to share details about the partnership. When residents express interest, MPHA staff helps enroll them in TCR's career training program. While the TCR program spans two years, the first milestone is an eight-week personal development and career readiness training. To date, 12 MPHA residents have completed the eight-week training. Two residents have gone on to full-time employment while eight residents are currently working with TCR employment specialists on resume building, mock interviews, and job searches. Two residents have exited the program.

As families earn more income and begin to near MPHA's income limits for its housing, agency staff contact these families and share details about TCHF's homeownership and financial



Above: Homeowners and previous MPHA residents Angeline and Allen stand in front of their new home.

literacy programs. The TCHF program works one-on-one with residents to get them mortgage-ready by providing financial coaching, homeownership education, unique homebuying financial tools, assistance addressing collections and judgements, building savings for down-payments, and providing hands-on support both throughout their homebuying journey.

To be eligible for TCHF's homebuying program, however, residents need to meet specific credit score, debt, and debt-to-income ratio requirements. For residents who are ineligible for TCHF's homebuying program, MPHA staff offer to refer the family to PRG to access credit and debt remediation services. Upon successful credit and debt remediation, families can then choose to remain with PRG or return to TCHF to resume their homebuying journey—with PRG offering one-on-one homebuying counseling, workshops, and financial coaching.

Once residents are mortgage-ready, TCHF supports their homebuying journey on the open market or among TCHF-developed properties in the seven-county metro area. Twin Cities Habitat for Humanity's affordable mortgage offerings are structured to cap monthly payments at 30 percent of household income, mirroring what residents pay for rent in MPHA housing. Additionally, TCHF offers a 5.875 percent fixed interest rate, no mortgage insurance requirements, and homebuyer support for life of the loan. Following the homebuying purchase, TCHF offers post-purchase support programming, including foreclosure prevention and home maintenance coursework.

Key to this partnership's success is the stable, affordable housing MPHA provides families from which to build their financial future. For many MPHA families, including Angeline and Allen, increasing their income and reaching financial milestones would not be possible for them without MPHA's housing and the resources provided by this partnership.



Above: New homeowners Angeline and Allen cut ribbon in front of their new home with their family.

INVESTING IN FAMILY HOMES

State funding helped MPHA make \$4.3 million in repairs to 100 deeply affordable family homes, preserving them for generations to come.

\$4.3M
INVESTMENT IN REPAIRS

100
HOMES REPAIRED

65
EXTERIOR RENOVATIONS

35
DEEP TURN HOME REPAIRS

IN 2025, MPHA invested more than \$4.3 million to repair its portfolio of nearly 800 deeply affordable family homes. Specifically, the agency completed major exterior enveloping renovations at 65 homes and “deep turns” at 35 more. With 100 newly renovated homes, MPHA is better equipped to serve families for generations to come.

This year’s repair work was funded both by MPHA sources and a direct one-time cash grant of \$5 million as a part of the state legislature’s 2023 billion-dollar housing budget. This work follows a nearly \$5 million repair effort in 2024 as the agency works to secure and deploy the funding to repair its entire family housing portfolio.

For the 65 homes receiving exterior enveloping renovations, work included replacing roofs, soffit/fascia and gutters, drafty windows, and/or outdated siding. For the 35 “deep turns,” work includes kitchen and bath renovations, furnace and water heater replacements, and repairing electrical, plumbing, and mechanical systems. Because “deep turn” work occurs when one family moves out and before the next family moves in, more cosmetic repairs like floor refinishing or replacement, replacing doors and trim, and painting walls is done at this time as well. This year, the agency is completing an average of four to five “deep turns” a month.

Restoring these homes comes at a critical time for the agency. In October 2024, MPHA opened its family housing waitlist for five days—the first time in three years—and received more than 3,300 applications. With nearly 4,000 families currently on the agency’s family housing waitlist, the need for this type of housing is significant. In addition to pursuing the necessary resources to preserve its portfolio of nearly 800 deeply affordable family homes, MPHA continues to explore opportunities to add new family homes with larger bedroom counts, including the possibility of adding additional family homes as a part of any future Glendale redevelopment and construction project.

In the last two years, MPHA has fully deployed a one-time \$1.3 million grant from Minnesota Housing and nearly all of a \$3.7 million investment from the City of Minneapolis, while spending an estimated \$2.2 million of the \$5 million direct appropriation from the 2023 state legislative session—in addition to millions from MPHA sources repairing its family housing portfolio.

Looking ahead, MPHA intends to deploy the remaining \$2.8 million of the legislative grant on exterior enveloping renovations at five homes, extensive structural and/or foundation repairs at two homes, roughly 20 additional “deep turns,” and radon testing and mitigation throughout the portfolio. This remaining grant spending and construction work is anticipated to be completed in the spring of 2026.



Above: A newly renovated family home.

FROM MPHA HOUSING TO HOMEOWNERSHIP

Jaime Brown and her family were able to use MPHA family housing as a stepping-stone to homeownership.

BECAUSE OF MPHA, Jaime reached a milestone she never thought possible: owning a home.

In 2004, Jaime got notified her family was being called up from the waitlist. The timing couldn’t have been more ideal as Jaime was finding it increasingly difficult to afford her family’s apartment as a single mom of four kids. Jaime and her four kids moved into a scattered site family home in North Minneapolis. And, for 16 years, she raised her family there.

“All my kids grew up in that house,” said Jaime Brown, a former Minneapolis Public Housing Authority resident. “I can’t thank [MPHA] enough. If it wasn’t for public housing, I wouldn’t have been able to keep a roof over my family heads all those years.”

In 2021, Jaime moved to another scattered site family home in South Minneapolis to be closer to her extended family. Shortly thereafter, Jaime landed a new job working as a loan fund manager for a Native American non-profit organization.

With this new job and a larger paycheck stabilizing her life, Jaime’s property manager began encouraging her to consider homeownership as a next step. It was through this encouragement that Jaime realized she could afford a mortgage and maintain a home of her own.

“Owning a home wasn’t even something I had thought about before,” said Jaime. “If it wasn’t for the [MPHA] staff, I wouldn’t have known I was capable of taking this step of owning a home for me and my kids.”

In 2025, Jaime purchased a single-family home in South Minneapolis with the guidance of a housing counselor through her employer. Now, Jaime lives in her “forever home,” just a few miles from where she raised her family in public housing.

“If I can do it, anybody can,” said Jaime. “Sometimes you just need some encouragement.”

Jaime’s story is a prime example of how MPHA housing can be a solid foundation for upward mobility. Many families living in MPHA housing increase their social economic status and reach milestones that wouldn’t be possible for them without reliable, affordable housing.

In fact, of the current scattered site heads of household, 24 percent were employed when entering their new home. On average, these residents earned \$26,039 a year in income. Today, 55 percent of these residents are employed, earning an average of \$43,594 a year, with more than 56 percent of these residents’ earned income increasing while in these homes. And these homes are often only a temporary stop in a family’s journey to economic independence, with families living in CHR homes for an average of six years before moving to new housing. Better yet, since 2020, nearly 14 percent of all families leaving scattered site homes have gone on to purchase their own homes.

Jaime’s journey illustrates the impact stable, affordable housing can have on one’s career, family, and socio-economic status.



Above: Homeowner and previous MPHA resident Jaime stand in front of their new home with her grandchildren.

BREAKING GROUND ON NEW FAMILY HOUSING

Enabled by the Minneapolis 2040 plan, MPHA breaks ground on a triplex and duplex, replacing two long-vacant single-family homes.

\$1.25M
CITY LEVY FUNDING

5
NEW FAMILY UNITS

3
FULLY ACCESSIBLE UNITS

Q3 2026
ANTICIPATED COMPLETION

IN OCTOBER 2025, Minneapolis Mayor Jacob Frey joined MPHA leaders in the Windom neighborhood to celebrate breaking ground on a new triplex the agency is building, enabled by the Minneapolis 2040 Plan and funded, in part, by MPHA's tax levy. The agency also broke ground on a duplex in the Regina neighborhood, funded, in part, by MPHA's tax levy. Across both properties, the city's housing tax levy provided \$1.25 million in funding.

The new Windom triplex will replace an MPHA-owned single-family home with three new homes consisting of two four-bedroom, two-bathroom units and one two-bedroom, one-bathroom unit. One four-bedroom and the two-bedroom unit will be fully accessible. In addition, MPHA is also replacing a previously vacant single-family home in the Regina neighborhood with a new duplex as a part of this project. The new duplex will include a four-bedroom, two-bathroom unit that is fully accessible and a two-bedroom, one-bathroom unit. Both the Windom triplex and Regina duplex will be all-electric and energy efficient, including rooftop solar arrays on both homes.

The agency currently projects an 11-month construction timeline, with all work estimated to be completed by the third quarter of 2026.



Above: A rendering of the Windom triplex.



Above: A rendering of the Regina duplex.



STABLE HOMES STABLE SCHOOLS

Since 2019, Stable Homes Stable Schools has supported more than 2,400 families through homelessness prevention and intervention services.

2,400
FAMILIES SUPPORTED

6,700
CHILDREN HELPED

IN OCTOBER 2025, MPHA leaders joined Minneapolis Mayor Jacob Frey, Minneapolis Public Schools (MPS) Superintendent Dr. Lisa Sayles-Adams, Hennepin County, YMCA of the North, and MPS families at Nellie Stone Johnson Elementary School to tout the ongoing success of Stable Homes Stable Schools (SHSS), along with highlighting the additional \$1.4 million in ongoing funding for SHSS in Mayor Frey’s proposed FY26 budget. This proposed funding brings the city’s annual funding from \$2.2 million to \$3.6 million, helping close a funding gap the program has incurred since its expansion in 2023.

In recent years, the SHSS funding shortfall has been covered by one-time city funds previously allocated to support SHSS when it was a pilot. With the one-time pilot funding reserves nearly depleted, MPHA leaders approached Mayor Frey earlier this summer to request an ongoing funding increase to the program to ensure it could continue to operate at its current capacity.



Above: Stable Homes Stable Schools staff gather for a team retreat.



Stable Homes Stable Schools is a pioneering partnership between MPHA, the City of Minneapolis, Hennepin County, and MPS, along with the YMCA of the North as the service partner, working to reduce homelessness among families with elementary-aged kids in Minneapolis. The program is a holistic approach to addressing homelessness through prevention (emergency short- and medium-term assistance) and intervention (multi-year rental assistance and support services). Since 2019, SHSS has supported more than 2,400 families, representing over 6,700 children.

The program’s emergency short- and medium-term assistance is offered at all 43 MPS elementary schools, while multi-year rental assistance and support services is available at 24 schools.

More than 2,100 families have received emergency short- or medium-term assistance through SHSS’ housing stabilization program. Housing stabilization helps families avoid homelessness with emergency assistance which could include back pay of rent, helping pay for fixing a car needed to get to work, or other forms of assistance to keep families in their current housing. This tool is key to preventing homelessness before it happens and has

helped more than 5,700 children avoid homelessness since 2019. The second tier of support is SHSS’ housing placement and support program. This multi-year rental assistance and wraparound services have helped more than 300 families escape or avoid homelessness and assisted them in securing stable, long-term affordable housing. This tool is key to ensuring families remain in stable housing and has helped nearly 1,000 children remain housed and engaged in their education since the program’s inception.

Over the summer, the Minnesota Housing Board of Directors approved a \$1.5 million Homework Starts with Home grant to Hennepin County, \$900,000 of which will support SHSS. This funding will expand SHSS’ housing stabilization programming to an estimated additional 115 families and expand its existing Parent Advisory Councils. This award builds on a \$350,000 Pohlad Family Foundation grant received earlier this year.

Above: Community leaders stand together at an October press conference touting the success of Stable Homes Stable Schools.

PROJECT-BASED VOUCHERS

Project-Based Vouchers (PBV) are among the most effective tools MPHA has to help build and sustain deeply affordable housing in Minneapolis.

35
PBVS AWARED IN 2025

179
PBV UNITS CAME ONLINE
IN 2025

Rather than the traditional tenant-based Housing Choice Vouchers awarded to an individual or family, PBVs sit with physical building units. This provides developers a long-term source of revenue and takes the burden off individuals needing to secure their own housing and instead creates a pipeline of subsidy-ready units across the city. Since 2019, MPHA PBVs have accounted for more than half of all deeply affordable homes built in the city.

In 2025, MPHA awarded 35 PBVs to three different Minneapolis housing developments. Highlighted below are tthe buildings that were awarded PBVs. At least 75 percent of MPHA's 35 PBV units will be available to residents at or below 30 percent Area Median Income (AMI), with the remaining being reserved for those at or below 50 percent AMI. In anticipation of federal funding and broader program changes, MPHA awarded fewer PBV applications in 2025 than in years past.



FLOUR EXCHANGE

Trellis Management was awarded 15 PBVs as a part of a development revitalizing a historic, mostly vacant office building at 310 Fourth Avenue South in Downtown Minneapolis. The 110 units will be available for households at or below 70 percent AMI with units set aside for High Priority Homeless households. Of the 15 PBVs MPHA will support, five are two-bedroom and 10 are three-bedroom units. The project is skyway connected and walking distance from parks, grocery stores and transit.



EXODUS (ST. OLAF)

Aeon was awarded 10 PBVs as a part of a 72-unit renovation project of the vacant building at 819 Second Ave South in Downtown Minneapolis. The 72 studio units will be available for single individuals at or below 30 percent AMI. Residents will receive supportive housing services from Touchstone Mental Health. The development will have a community room, fitness center, bike storage and outdoor patio space. The location will offer residents walkable access to the rail system, employment center, libraries, and health facilities.



LYNDALE AVENUE APARTMENTS

Trellis Management was awarded 10 PBVs as a part of a 40-unit building at 5719 Lyndale Avenue in the Windom neighborhood. Of the 40 units, 10 are set aside for High Priority Homeless households with supportive services provided by Simpson Housing Services. MPHA PBVs will support four two-bedroom and six three-bedroom units. All units will be available exclusively to households at or below 30 percent AMI. The Lyndale Avenue Apartments will have a patio, family area, and community room.



NACC DEVELOPMENT GROUNDBREAKING

In April 2025, MPHA Deputy Executive Director Dominic Mitchell joined Lieutenant Governor Peggy Flanagan, Minneapolis Mayor Jacob Frey, Hennepin County Commissioner Angela Conley, Councilmember Jamal Osman, and other community leaders to celebrate the groundbreaking of the Native American Community Clinic's (NACC) new mixed-use development. This building will provide 83 homes, with 16 units being supported by MPHA project-based vouchers.



RIVKIN GRAND OPENING

In June 2025, MPHA ED/CEO Abdi Warsame joined Minneapolis Mayor Jacob Frey, Minnesota Housing Commissioner Jennifer Ho, and other community leaders to celebrate the grand opening of Wellington Management's new development, the Rivkin. This building will provide 155 family homes, with 38 units being supported by MPHA project-based vouchers.



WADAAG COMMONS GRAND OPENING

In July 2025, MPHA Deputy Executive Director Dominic Mitchell joined Representative Ilhan Omar, Minneapolis Mayor Jacob Frey, Hennepin County Commissioner Angela Conley, Councilmember Jamal Osman, and other community leaders to celebrate the grand opening of the Noor Companies' new development in Seward, Wadaag Commons. This building will provide 39 homes, with 24 units being supported by MPHA project-based vouchers.



VALIANCE GRAND OPENING

In October 2025, MPHA Deputy Executive Director Dominic Mitchell joined Lieutenant Governor Peggy Flanagan, Minneapolis Mayor Jacob Frey, Minnesota Housing Commissioner Jennifer Ho, Councilmember Jason Chavez, and other community leaders to celebrate the grand opening of Agate's new housing shelter and apartment building, Valiance. This building will provide 54 shelter beds and 50 homes, with 22 units being supported by MPHA project-based vouchers.

STABLE HOMES STABLE SCHOOLS AS A BLUEPRINT

The city of Denver hopes to replicate Stable Homes Stable Schools' model of success with the Denver Homeless Prevention Project.

FACED WITH A GROWING NUMBER of public school students experiencing housing instability in Denver, a cross-sector team from the City and County of Denver, Denver Public Schools (DPS), and Jewish Family Services of Colorado (JFS) set out to find a solution. Scouring the country for the best programs working to address this issue, the team found MPHA's nationally recognized Stable Homes Stable Schools (SHSS) program.

A pioneering partnership between MPHA, the City of Minneapolis, Hennepin County, and Minneapolis Public Schools (MPS), along with the YMCA of the North as the service partner, SHSS works to reduce homelessness and housing instability among school-aged youth in Minneapolis. The program is driven by the goals of ensuring all children can reap the benefits of primary education and ending the cycle of intergenerational poverty. Since 2019, SHSS has supported more than 2,200 families representing over 6,200 children.

For the Denver team, SHSS stood out because it addresses homelessness and housing instability from all angles, with both intervention and prevention programming—the same challenges they were hoping to address. Hoping to replicate the successful program, the Denver team contacted MPHA in October 2023 to learn how the agency built and operated SHSS.

Using SHSS as the model, Denver built the Denver Housing Stability Pilot, designed to prevent homelessness among DPS families through rental and utility assistance, emergency assistance, and comprehensive case management. The six-month pilot was offered at 15 DPS schools and ran January through May of 2025. In total, 63 families and more than 160 kids benefitted from the pilot.

Similar to SHSS, school staff identified families experiencing housing instability and nearing homelessness. Additionally, DPS screened families for eligibility and referred them to JFS. JFS evaluated the families' needs, provided up to six months of rental and utility assistance, emergency assistance (back pay of rent,

fixing a car needed to get to work, or other forms of assistance to keep families in their current housing), comprehensive case management, and public benefits enrollment assistance. A majority of the funding for the pilot came from the City and County of Denver, which prompted supplemental capital from foundation grants.

With the initial Denver Housing Stability Pilot completed, the team is studying the impacts and outcomes of the participating families' housing status (examining the six- and 12-month marks following enrollment), students' attendance, and even an economic analysis on public savings from reduced shelter stays through data collection and focus groups.

"Stable Homes Stable Schools is an innovative program that demonstrates the power of partnership in addressing and preventing the impacts of homelessness and housing instability on our children," said Brandon Crow, Director of Housing Choice Vouchers at the Minneapolis Public Housing Authority. "The successful program is a blueprint for other cities across the country. The Denver Housing Stability Pilot is proof of that, and MPHA stands ready to partner with local leaders, service providers, and funding partners to end homelessness and housing instability in school-aged children."

While a large program expansion won't occur until after the program analysis is completed, the Denver effort will support another 35 families across the 15 schools once the 2025-2026 school year begins. The Denver Housing Stability Pilot credits SHSS for being a key influence on the program's model and its success. SHSS has received national and local attention for its unique approach to both preventing and intervening in student homelessness in Minneapolis.



MPHA FINANCIALS

2024 FINANCIAL AUDIT INFORMATION

OPERATING CAPITAL TRANSACTIONS - 2023 TO 2024 COMPARISON

Statement of Revenues (Millions)

	2023	2024
Tenant revenue - Rents and other	\$24.4	\$25.6
Federal - Section 8 HAP subsidy	\$78.8	\$89.3
Section 8 HAP subsidy from other PHA's	\$12.6	\$10.9
Federal - Other operating subsidies and grants	\$40.9	\$35.0
Other government grants	\$4.8	\$11.8
Investment income and other revenue	\$5.7	\$9.6
Total Revenues	\$167.2	\$182.2

Statement of Expenses (Millions)

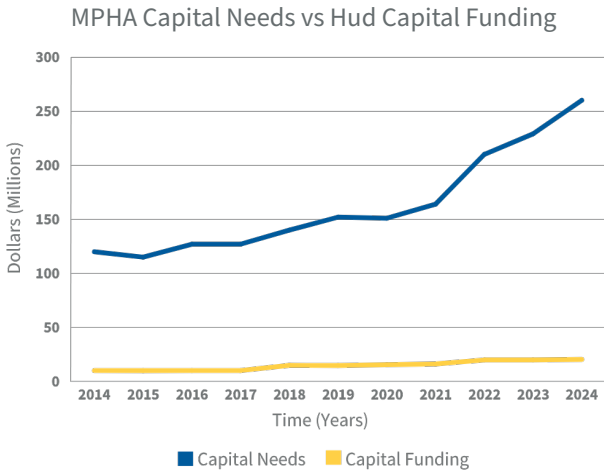
	2023	2024
Administrative	\$28.5	\$32.3
Tenant services	\$2.0	\$3.7
Utilities	\$10.7	\$9.9
Maintenance	\$18.8	\$20.9
Protective services	\$4.0	\$5.3
General	\$7.5	\$12.0
HAP	\$72.1	\$78.2
Depreciation	\$17.0	\$18.2
Total Expenses	\$160.6	\$180.5

2025 AGENCY BUDGET

Budgeted Expenses (Millions)

	2025
Property Management and Program Admin	\$23.3
Administration	\$12.5
Development Administration	\$1.3
Tenant Services	\$3.2
Utilities	\$9.6
Maintenance	\$21.3
Protective Services	\$6.2
Insurance and Casualty Loss	\$3.3
Other General	\$27.7
Debt Service	\$1.9
Housing Assistance Payment	\$81.9
Capital Improvements and Equipment	\$21.4
Total Uses	\$213.7

CAPITAL BACKLOG



MPHA projects its current capital backlog at \$290 million. This is the amount of money MPHA needs to repair its existing properties. Historically, HUD has only provided MPHA 10 percent or less of the agency’s actual capital funding needs. On average, MPHA’s capital needs are growing by \$25 million a year, before accounting for inflation and other factors.





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