



## THA Thanksgiving Update 2017

November 22, 2017

Dear Friends of THA:

As you may know, I write at this time of the year to catch you up on the news from the Tacoma Housing Authority (THA). Writing you is also a chance to reflect on THA's work, its value and what it takes to get it done. It takes hundreds of partners like you. Another reason to write is to thank you. The Thanksgiving holiday is a good time to do that.

I begin as I usually do by reviewing THA's mission as its Board has defined it. I attach a copy. That mission helps me to explain the news I relate in this letter. It also helps to explain the choices THA is making in the face of a rising rental market and other challenges. I also begin with a word about THA, its staff and our partners.

The mission comes in parts. The main part is to house low-income people, with a focus on the neediest. THA does that in three ways. **First**, we develop and manage real estate. We build, buy and rebuild properties that we then rent. We are one of our City's largest residential landlords. **Second**, we help other nonprofit organizations that share our mission to finance and develop their housing. **Third**, we help people pay rent to private landlords. Our various rental assistance programs do that. They constitute our largest programs by people served and dollars spent.

**Hello my name is M. I'm in desperate need of help with finding one in the Tacoma area the problem I have is that I can't afford the down deposit neither can I afford the first month rent. I do have a job and can afford rent I just really need help. I have been homeless and staying with various family members I just want to have my own. I just really need help I'm 26 and in desperate need can you please tell me what I can do further for help or getting me my own place please and thank you my number is 2xx-xxx-xxxx have a blessed day**

**[email to THA, August 23, 2017]**

All that is hard work, as our partners know. Yet we do not count that as the harder part of our job. The world knows how to do that work when it tries. It knows how to finance housing, design it, build it, manage it and rent it. The world knows how to design and run rental assistance programs.

The world does not know nearly as much about the next part of THA’s job. This next part seeks ways to spend a housing dollar, not just to house people, but also to get two other things done. **First**, THA seeks to help them succeed, not just as tenants but also, as our mission statement contemplates, as “parents, students, wage earners and builders of assets.” We want their time with us to be transforming in these ways, and temporary. We certainly want this for adults. We want this emphatically for children because we do not wish them to need our housing when they grow up.

**Second**, we seek to spend a housing dollar to help our communities succeed and to help them do so equitably. We seek ways to help neighborhoods be “attractive places to live, work, attend school, shop and play” and for our city and county to be places that low-income people experience as “safe, vibrant, prosperous, attractive, and just.” The world does not quite know how to do that. What I so admire about THA’s staff and our many partners are their efforts to find it out. When it works, it is a very good use of a housing dollar. You can learn more about THA and its work at [www.tacomahousing.org](http://www.tacomahousing.org).

**My name is C.. My number is 2xx-xxx-xxxx. I am fighting breast cancer. I am in search of housing right away! I am renting a room. It is not a safe place for me.i don't Kno from one day to the next if I m going to have a home**

**Can you please help me?**

**[email to THA, October 22, 2016]**

This work takes all of you: elected local, state and national leaders, their hardworking staff, public and private funders, lenders and investors, foundation and public program officers, architects, planners, builders, suppliers, construction workers, financial advisors, auditors, attorneys, grant writers, other housers, advocates, service partners, journalists, teachers and counselors, school district staff, police officers, community groups, unions, and neighborhood organizations.

You make our work possible. You make the work effective. Also, you make it meaningful and enjoyable. On behalf of THA’s Board of Commissioners and staff, we are grateful.

Let me next say a word about THA and its people. THA is a board of five community volunteers whom our Mayor appoints. The Board defines our mission. It is the repository of our animating values. It sets our strategic choices. Perhaps most important, it is the vital source of our insistence about the value of this work and the people and communities we serve.

Trying hard to fulfill this hard mission is a staff of about 130 people. These include our real estate development staff of project managers, tax credit and financial experts, planners, and construction managers. Their job is to develop, build, buy and rebuild properties so they are well built, sustainable and attractive. THA's staff includes maintenance specialists who keep our properties in good shape. They include property and rental managers who manage a long waiting list, screen applicants, verify income and eligibility, turn and lease units, collect rent, enforce the rules and do the hundreds of things it takes to manage a large and varied portfolio, many of whose residents come to us from very challenging circumstances.

**Hello I'm attempting to leave a abusive relationship and i need help applying for low in come housing currently I only have 900 dollars in my name. I have two kids and I'm currently staying with a friend in Tacoma . Can I have more details on how to apply for section 8**

**[email to THA, September 30, 2017]**

Other staff manage THA's rental assistance programs. In partnership with hundreds of local landlords these programs serve several thousand households. THA's community service staff of caseworkers and program managers help seniors or disabled persons live independently. They help families stabilize after coming to us from homelessness or domestic violence. They help people be better parents, increase their earnings, find training, get treatment, learn English, improve their credit and save. THA includes policy and program planners who envision new programs to try, design them and evaluate them. THA also includes finance staff, accounting specialists, asset managers, risk managers, compliance officers, IT wizards, data and policy analysts, procurement specialists, human resources experts, and clerks.

Perhaps most poignantly, THA includes receptionists who politely and respectfully welcome people who come seeking help that for the most part we are unable to provide because we are full.

All these staff persons do this work governed by numerous and exquisitely detailed rules, regulations and requirements from HUD, funders, lenders, investors, auditors, as well as important if less precise community expectations. And they do it in five languages.

This last year has been an interesting one for this work, with its full share of victories and challenges. Below I describe a sampling of each.

## THA's EDUCATION PROJECT: AN UPDATE

2017 was a year of expansion and planning for expansion of THA's innovative and ambitious Education Project. This project is THA's search for ways to spend a housing dollar, not just to house a needy family, but also to help them and their children succeed in school, and to help schools and colleges succeed in their education of low-income students. We do this work in innovative and ever elaborating collaborations with Tacoma Public Schools (TPS), Tacoma Community College, University of Washington – Tacoma, Bates Technical College, Heritage Bank, the Bill & Melinda Gates Foundation, other funders, and nonprofit service providers. We are very fortunate to have such interested and capable partners. Click here to learn more about [THA's Education Project](#).

A theme of this year's news relates to how we can continue this education work amid one of the nation's most steeply rising rental housing markets.

- **Elementary School Housing Assistance Program**

THA's Elementary School Housing Assistance Program (ESHAP) seeks to stabilize homeless families with children enrolled in Tacoma public elementary schools. It also seeks to stabilize schools with high student transient rates due to family homelessness. The program began six years ago at McCarver Elementary School in Tacoma's Hilltop. McCarver had more homeless children than any other school in the region, possibly the state. As a result, its student annual turnover rate had ranged between 100% and 179%.



As initially designed, the program has five parts:

- (1) *Housing*: we provide rental assistance to house fifty homeless families at McCarver whose 85 children constituted about 20% of the school;
- (2) *Parental Commitments*: We ask the cohort parents to make three commitments: to keep their children enrolled at the school; to participate actively in their education and in the school; and to invest in their own education

**Hello,  
I am interested in Tacoma's Section 8. I am currently homeless as a single mother with two children who is the age of 2 and 3. I am currently employed making \$15.24/hr working 40 hours a week. I have been searching for an apartment but do not have enough income to afford it on my own. Please let me know what I can do to get on the list. Very much appreciated!  
Thank You,  
E.**

**[email to THA, November 18, 2017]**

and employment prospects;

- (3) *Supportive Services:* The program provides cohort parents with close support to help them fulfill their commitments. Part of that support comes from two THA caseworkers stationed at the school;
- (4) *Tacoma School District Investment:* The Tacoma School District invests in the schools to make them even more worthy of the commitment we ask the parents to make. For example, the school district made the substantial investment to bring to McCarver the International Baccalaureate Primary Years Program.
- (5) *Third-party evaluation:* A third party evaluator, funded by the Bill & Melinda Gates Foundation, tracks and assesses an array of metrics. We are in our sixth year. The evaluation reports for the first five years are available by [clicking here](#). The results to date are quite encouraging, with some disappointments that will require program changes as we expand to other schools:

The cohort children have a transient rate of 7% compared to 91% for the school. Within the program's first two years the cohort children increased reading scores 22%, three times faster than comparable cohorts; by one reading measure 60% of them are reading on grade level, a 33% increase; they are now performing as well as other children at the school. The average income of cohort families doubled. The average earned income increased by 360%. However, the median income for the cohort has not increased, largely because about a third of the families made no income progress due to mental disability, alcohol and drug dependency, or serious domestic violence trauma. As we redesign the program, we have to take better account of these families and be better able to serve them.

**Hello,  
I am in dire need of assistance. I am a single mother of 2 in need of housing. I can't afford any place that I find that is suitable for my children and I. I make about \$325 a week at my almost full time job plus tips which vary greatly week to week. I do get some child support, but even with that, I just don't qualify to rent a place due to income requirements and affordability. Any assistance in pointing me in the right direction would be greatly appreciated.  
Thank you,  
S. C  
2xx-xxx-xxxx**

**[email to THA October 30, 2017]**

On the strength of these results, THA and Tacoma Public Schools made two decisions last year. **First**, we turned the program at McCarver from a pilot to a regular offering of the school. **Second**, beginning September 2018 we will expand the program to other elementary schools in Tacoma with high rates of student transience due to family homelessness. We will spend this school year planning for that expansion.

**Im currently a week away from 6 months pregnant and i need to find housing im about to be a single mom. I have a job and i am in school. Im looking into all of my options and i only get about 10 hours a week at work due to being in school. Please i need help.**

**[email to THA, June 9, 2017]**

Tacoma's rising rental housing market is the main challenge to the program model. Our model asked parents to commit to their school. The program was designed to provide rental assistance to allow families to find housing reasonably close to the school. That worked well during the first four or five years of the program. In the last two years, however, Tacoma's rental market has become unaffordable even with a housing voucher. Participating families had to move farther and farther away from McCarver. It got harder for them to get their children to school and to participate in school activities. As an interim measure in response, for the 2017-2018 school year, we allowed the families to choose their school. Some chose to enroll in a school closer to their home; others chose to stay at McCarver. As we redesign this program for its expansion we will have to account for this new, brutal, rental market.

Another major challenge is paying for continued program evaluation. We and TPS are examining some options, including doing it ourselves. In any case, we hope to improve our data reporting so we can get metrics in real time. This will allow us to respond to data without waiting for a later evaluation.

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- **College Housing Assistance Program**

This year the THA Board and the Tacoma Community College (TCC) Board of Trustees agreed to expand their program that houses homeless enrolled TCC students. This program began in 2014 as a pilot serving 47 homeless students, and their families (76% are parents). It has four main elements:



- (1) *Rental Assistance During Enrollment:* THA provides rental assistance to TCC students and dependents who are homeless or at imminent risk of homelessness. The assistance lasts for three years, or until graduation, whichever occurs first.
- (2) *Expectations of Student:* To remain eligible for the housing assistance, participating students must: (i) be enrolled in 12 or more academic credits and otherwise make adequate academic progress toward a degree (TCC tracks the adequacy of the student's progress); (ii) maintain at least a 2.0 grade point average; (iii) participate in support workshops on topics such as financial literacy.
- (3) *Supportive Services:* TCC provides students with comprehensive case management to help them navigate careers. Completion Coaches identify barriers and provide resources for these students. TCC strives to build the cohort to provide its own peer-to-peer student support.
- (4) *Evaluation:* THA and TCC track and assess the following performance measures in comparison with unassisted homeless enrolled students and TCC students generally: (i) grade point average; (ii) retention and graduation rate.

**Hi, I am contacting you in hopes that you can steer me in the right direction to find safe affordable housing for my family. I am a DV survivor, and currently I was just accepted to pierce college to get a degree and make a living wage for my family. It is myself and two children, ages 16 and 11. We are currently living with my mom in a 1bd apt. I receive child support, \$856 per month. I am unemployed due to housing and transportation issues. I'd appreciate any help. We have an eviction notice at this time, due to child support being changed without notification. My # is (2xx) xxx-xxxx my name is L. Thank you very much for your time. L.**

**[email to THA, May 21, 2017]**

With two years of data, outcomes are preliminary, but very promising:

	Homeless/Near Homeless TCC Students Receiving Housing Assistance (47)	Homeless/Near Homeless TCC Students Receiving No Housing Assistance (154)	General TCC Student Population
Graduated or Remaining Enrolled	60%	16%	Data point not available
Grade Point Average	3.05	2.75	2.97

On the strength of these very encouraging results, THA and TCC expanded the program beginning in September 2017. It will now serve an ever-replenishing cohort of 150 homeless enrolled students and their families. The expansion is reacting not only to the encouraging results of the pilot program but also to a 2016 survey of TCC students that the University of Wisconsin HOPE Lab conducted: 69% of the respondents reported serious housing insecurity within the 12 months prior to the survey; 27% reported being homeless within those 12 months. (The legal term for these results is “holy moly”!).

**Hello my name is E. I am looking for apply for section 8 asap I am a full time student and taking care of my little two sisters. I am 20 years old and I am renting a room from a friend but I am facing an eviction right now. I receive tanf at the moment so dshs gave me the choice to pay my rent here or I look for a new apartment and they will pay my deposit. So I am seeing if I can get on section 8 and be able to get a place so we can have a home. If you would be able to call me my number xxx-xxx-xxxx I am up at 8 o'clock but if you can call and leave a message and I will get back right away. Thank you.**

- E

[email to THA, July 16, 2014]

The expanded program will also include a sub-cohort of students who begin their TCC studies in prison and, after their release, continue their studies on campus. Most of them are parents reuniting with children. Their housing problems are worse than other homeless TCC students.

As with the elementary school program, the TCC program model faces a major challenge from Tacoma’s rising rental market. Even with our vouchers, TCC students are having trouble finding housing within reasonable distance of the campus. In response, THA has purchased apartment complexes and vacant land across the street from the campus. Here is a link to an editorial from The News Tribune about one of our recent purchases. [More Affordable Housing near TCC is a Smart Investment.](#) We are also shopping for still more properties.

The Kresge Foundation is funding Temple University to be our third-party evaluator. It will track a broad array of metrics. This evaluation should teach us a lot about two things: how to promote the school success of these striving but homeless college students; and what happens to their life prospects, and that of their families, when they do succeed in school.

- **Children’s Savings Account Program**

Children Savings Accounts (CSAs) are financial accounts for education purposes after high school. When low-to-moderate-income students have such accounts, in comparison to their peers without accounts, they are more likely to succeed in school. According to some research studies, they are three or four times more likely to enroll in college and graduate.

In 2015 THA, Tacoma Public Schools (TPS) and Heritage Bank launched a CSA Program for children of THA’s community of Salishan. Salishan is THA’s largest community. It is a mixed-income neighborhood of renters and homeowners, community facilities, a primary health clinic, parks, an elementary school and a middle school next door, all on an award-winning design. We do this program in partnership with Prosperity Now, and a growing number of funders. The Urban Institute is our third-party evaluator.

**At [our school] we have the college and career focus, and the [THA CSA program] fit right in with our mission to prepare our kids to be college and career ready. That was such a gift, we were very excited as a staff to support the work. We were just blown away that it was an option and an opportunity for our families.”**

**- Tacoma Public School Staff**

*Tacoma Housing Authority’s Children’s Savings Account Program: Evaluation Interim Report, page 5 (Urban Institute 2017)*

The CSA program is designed to do several things. It seeks to help Salishan students, and their families, aspire to college, prepare for it, pay for it and feel they belong when they go. It will get unbanked families banked, with financial skills. It will help unify Salishan - the region’s most diverse neighborhood - by eliciting and enlisting its shared expectation that all its children will graduate from high school and go to college or other training programs.



The CSA Program has four elements:

- (1) *Elementary School Stage:* When a Salishan student enrolls in elementary school, THA will offer a Heritage Bank account in his or her name. THA will be the account custodian. THA will make an initial \$50 deposit into the account. THA will match the family's deposit into the account up to \$400 per year. This match will continue through 5th grade.
- (2) *Middle School through High School Stage:* For each grade from 6<sup>th</sup> through 12<sup>th</sup> the program presents students with milestones, generally of an academic nature. *E.g.:* improved attendance; improved grade point average; enrolling in Washington State's College Bound Scholarship Program; taking the PSAT, SAT and ACT; taking college preparatory courses; applying to college; filling out the FAFSA early; getting into college; graduating from high school, and starting college. Upon the student reaching each milestone, THA will deposit more money into the account, up to \$700 per year.



A student who participates fully (with his or her family) will graduate from high school with an account balance of at least \$9,700. The balance will then be available to the student only if and when he or she completes the journey and enrolls in a qualified education or training program after high school and then only for the costs of attendance. Washington State's College Bound Scholarship will pay for most tuition costs. Yet it is the non-tuition costs of attendance that defeat low-income students, especially the cost of housing. The CSA will help with that.

- (3) *Financial Training:* TPS will knit the Junior Achievement financial literacy curricula into classroom time. The staff of Heritage Bank presents the material. Parents will receive financial training separately.
- (4) *Third Party Evaluation:* THA has contracted with the Urban Institute to track and evaluate outcome measures, both middle and long term.

THA has resolved not to launch a cohort unless it has funds committed to see the cohort through the full journey to high school graduation. Fund raising is well underway. THA has the funds committed for the cohorts launched so far and the ones launching for the next two years.

The Urban Institute just released its assessment of our program launch. To date we have enrolled about 35% of eligible students. That compares well to other opt-in CSA programs. Only 8% of elementary school families have made further deposits beyond their initial deposit. On the other hand, the middle school students have achieved 75% of their total pay points.

We count these launch years as a learning time for such an ambitious and complex program. We are responding to this data. We are rethinking how we market the program. We need to do a better job enlisting the help of parents and teenage students. We have to improve the on-line ways for parents to check their accounts. Most significantly, we have to make it easier for parents to make deposits. The main way we will do that will come from Heritage Bank, our wonderful banking partner. Next Spring it will open a branch bank at Salishan! That will make deposits a lot easier. It will make it easier to celebrate deposits. And when the children walk to and from school in Salishan they will pass the bank and think of their money in there. I also note that this Heritage bank branch will be the Eastside's first new bank in decades.

**“Having this savings plan will let them be able to pursue their dreams.”**

**—Kristi Amrine, Lister Elementary Principal - Tacoma Public School]**

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## **THA's GROWING INVESTMENT IN HOMELESS YOUTH WITHOUT FAMILIES AND HOMELESS YOUNG ADULTS**

Tacoma and Pierce County have an alarming number of homeless youth without families and homeless young adults. This problem has been growing for a long time. Yet in the past two years, the City and the County have led efforts and planning to respond. THA is deep into its own efforts. It already helps to fund Pierce County's Rapid Rehousing programs for homeless persons, including young adults. Last year Community Youth Services (CYS) opened a 6 bed Crisis Residential Center (CRC) in a single family home that THA provides for the purpose.

**Hey my names D. W. & I'm looking for help asap I don't know what to do or where to turn. I have no place to stay and have no cash for a place to rent , I've tryed asking everyone I know for help and I have noone... I'm 19 years old and I have a lil bit of mental health with anxiety attacks ,being in a social group I get very closterfobic, I have PTSD I get bad flash backs, & I also have bad health ... So it don't help that I have no help at all and I'm staying in a rent outside and the weather is very bad condition and I don't have very many things no clothes or stuff to clean up and shower with . I'm very in a bad state of mind with this whole homeless thing . I hope to hear from you with maybe some sort of good news.  
Thank you & god bless  
-D.W.**

**[email to THA, November 5, 2015]**

This past year, THA and its partners have begun planning and designing the Arlington Drive Youth Campus. This project is a chance to show the nation how to do this work well, and at scale.

Arlington Drive is 3.5 acres that THA owns next to its community of New Salishan. When complete it will host the following:

- **Crisis Residential Center/HOPE Facility for Homeless Youth 12 – 17 Years of Age.**

Arlington will have a 12-bed Crisis Residential Center (CRC)/HOPE facility to house homeless youth 12 to 17 years of age. They will stay an average of 15 days. It will serve 500 – 600 youth a year. The City and the County have pledged funds toward its construction. Community Youth Services (CYS) will manage this home. CYS has been doing this work for 45 years in Thurston County with a program model that has a 95% rate of success in discharging these youth to safe, permanent housing. This CRC will complement the existing 6-bed CRC that CYS operates in THA's single-family home in South Tacoma.

- **Rental Housing: 40 to 60 apartments for Homeless Young Adults 18 to 24 Years of Age.**

Arlington will also host 40-60 apartments for homeless young adults 18 – 24 years old. It will have services to attend to their health needs, their need for counseling, and services to direct them to education and employment and an independent adulthood.

**I am a 19 year old female who's experiencing homelessness while working a full time job, is there anything your program can do for me? - G**

**[email to THA, July 27, 2016]**

- **Community Facilities**

The campus will have a building for campus activities, including activities directed by the young people.

All of this will be in a site design that, like all THA's developments, will likely look lovely. Arlington is a very good spot for this campus. It is in walking distance of other community resources important to the prospects for these young people:

- First Creek Middle School
- Tanbara Regional Primary Health Care Clinic
- MetroParks East Tacoma Community Center
- Bates Technical College at Salishan (planned)

In all these ways, this campus will serve youth and young adults who suffer abuse, exploitation, addiction and poverty. They can be poignant in their quiet willingness to live these benighted lives handed to them. But that life is not what they need or deserve. And it is not what the community needs them to have. Arlington Drive will give them a second chance at a reasonable adolescence and a reasonable adulthood without abuse and exploitation, and without fear. Arlington Drive will be a very good use of a housing dollar.

**I am trying to find out how my son can apply for a Section 8 voucher in Washington state. He lives currently in Lakewood and is disabled. He is 27 years old and is currently living in Lakewood. Can you provide me with this information? You can email me or reach me at 5xx-xxx-xxxx. Thank you.  
Cordially yours,  
K.J.**

**[email to THA, September 28, 2017]**

The Arlington project also further matures THA's understanding of where it fits in service to persons who need more than housing. Homeless youth and young adults, for example, need specialized services that THA does not know how to provide and does not wish to learn. Instead, we partner with high-capacity

organizations like CYC that do know how to do this hard work and that do it well. Our role is to provide the land, raise the capital dollars, use our real estate development capacity to build it, and provide the long-term rental assistance to make it sustainable. We also offer what might be the most significant contribution of all to homeless young people who are not accustomed to ever getting it or feeling it: a warm welcome.

### **THA's REAL ESTATE DEVELOPMENT**

Real estate development continues to be a THA focus. This work serves several parts of THA's mission. It helps us house people. It is also our way to invest in neighborhoods that need the investment. We seek to do a good job to encourage other people to invest in those neighborhoods. For example, when it builds THA tries to set a high design bar. We tell ourselves that both ugly and lovely are contagious. Good design is especially important to THA's job to help our city attain the higher densities that the city's Comprehensive Plan directs. Higher densities can concern neighborhoods. We think of this as a design challenge. THA's job is to show that higher densities can be very attractive.



Most important, what we build or buy helps to create or preserve a neighborhood's economic and racial diversity, especially in the face of gentrification. This is a particular issue in Tacoma right now. Tacoma's steeply rising rental and real estate market has affected THA's real estate development work in two ways. **First**, it gives this work a new urgency. THA judges that some Tacoma neighborhoods are changing so fast that in 5 years their only notable measure of affordable housing and racial and economic integration, and their main supply of affordable retail space, is what THA and its nonprofit partners can buy or build now. **Second**, as the rental market tightens, THA's rental vouchers do not work in large parts of the city. In response, THA is buying, building or financing housing in those areas. Tacoma's Hilltop neighborhood is the present focus for this worry. Here is a link to a recent News Tribune article about its gentrification. [People Priced Out of Housing on the Hilltop](#)

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- **Tacoma's Hilltop**

This last summer we opened Bay Terrace, our newest development. Absher Construction was our GC/CM. Bay Terrace has 148 apartments for a range of incomes on a lovely site with outdoor art, elaborate play equipment, and a nighttime basketball court. Its community building hosts the school district's only Head Start classroom outside a school building. Senator Patty Murray and Congressmen Derek Kilmer and Denny Heck helped us cut the ribbon. Mayor Strickland served as Mistress of Ceremonies with her customary grace and insight. It was a good day for THA, for the Hilltop, and for Tacoma.



We are about to close on the financing for a major fix-up of the Alberta Canada building on MLK, Jr. Avenue. Our next Hilltop project will be 70 units we will build at the 1800 block of South G Street. We are on the hunt for its financing. We are also assembling parcels along the extension of the streetcar line that will be under construction shortly.

- **Property Purchases**

THA continues its efforts to purchase apartment complexes. We do this for six reasons. **First**, we seek housing in parts of town where we judge that rising rents will make our vouchers less usable. When that happens, the only sure way to make it accessible to our voucher holders is to buy property. **Second**, our property purchases can help create or maintain the racial and economic diversity of neighborhoods and schools as they gentrify. **Third**, purchasing an apartment building or

**To whom it may concern**

**My name is F. and I am currently homeless and looking for a place to live. I have a daughter who is 14 years old and I really need to find a place for us. I have been all over looking for something and I've had no luck. Please tell me there's something you can do for me soon. It's almost been a year and I really need a place to live and a place for my daughter to call home. I feel like I'm losing her. Please help me.**

- **Kind Regards**
- **F. L**
- **2xx-xxx.xxxx**

**[email to THA, June 21, 2017]**

complex, even if it needs a fix-up, can be much less expensive than building anew. **Fourth**, our purchase and redo of a building that needs a fix-up can help spruce up a neighborhood. **Fifth**, we seek to buy properties that strengthen our educational partnerships. **Sixth**, we also hope these purchases will earn THA money.

Most of these reasons, for example, explain our recent purchase of apartment complexes across the street from Tacoma Community College. We also just purchased 7 acres of underused commercial property, also across the street from TCC. We did that with funding from the Enterprise Community Foundation and the Washington State Housing Finance Commission. With our partners, we eventually expect to develop 300 to 500 apartments and commercial retail (In the meantime, with this commercial purchase, THA is the only housing authority we know of in the nation to be the proud landlord of a hookah lounge.)

- **Big Fix-Up of THA’s Portfolio: “RAD”**

This year we finished our \$ 40 million fix-up of the oldest half of our portfolio. It will attend to its capital needs for the next 20 years. The money came primarily from tax credit equity investors and commercial debt.

This refinancing is part of a HUD program called Rental Assistance Demonstration

(RAD). This program has us trade in our public housing funding for Section 8 financing. We do this for several reasons. **First**, it is a way to finance the fix-up with dollars from private sources that public housing rules do not allow. **Second**, although RAD does not get us more public money, we judge that the Section 8 dollars are politically more stable than the public housing dollars. **Third**, it allows us to escape the regulatory burden that comes with the public housing program.



Doing such extensive work in occupied buildings was a challenge for not only our residents but also for our very able contractor, Walsh Construction, and THA’s staff. I am pleased to report that the work is done!

**I appreciate that RAD has given us a decent place to live. THA made it possible for people like me to continue to live in safe, affordable housing.”**

**—THA Resident, B.H. 2017**

## EXPIRING FIVE-YEAR TIME LIMITS ON THA RENTAL ASSISTANCE

Almost five years ago THA changed the rules for households newly joining our rental assistance program. We created a new program for them called the Housing Opportunity Program (HOP). As we approach the five-year anniversary, we will assess the results and decide if any rule adjustments are appropriate. With HOP, THA made two main rule changes:

- **Fixed Subsidy**

We changed how we set the rental subsidy. Under the normal rules, the rent subsidy goes up if the household income goes down. It goes down if the household income goes up. In that way, the normal rules penalize a family for increasing their earned income. Under HOP, the subsidy is fixed based on the household size. One reason for this change is to encourage people to increase their earned income by allowing them to keep all of the increase. Another reason for this change was to manage Congressional budget shortfalls. Rather than cut people off the program, THA reduced the aggregate rental subsidy to allow us to serve more families. We call this “thinning the soup”.

**Hello,**

**I found your contact information on the HUD website. I will be homeless in 28 days and am looking for any resources on housing or availability. I am a single mom caring for both my 3 girls (school age) and 47 yr old disabled sister.**

**Any information would be greatly appreciated. I am on the low income spectrum and hope I am able to connect with anyone that can help me.**

**Thank you,**

**T.  
2xx-xxx-xxxx (txt msg ok)**

**[email to THA, June 10, 2017]**

- **Five-Year Time Limit**

HOP’s second change is for persons who can work. For them, we impose a five-year time limit on the assistance. We do this for two reasons. **First**, we hope it will spur people to strive. The **second** reason we impose five-year time limits has nothing to do with data or expectation. We did it to solve a problem at THA. We serve a relatively small number of lucky

**Hi my name is G.D. and I'm looking to get into my own place, I have a almost 5 year old daughter and we need a home, we live with my dad his gf and her 3 kids in a 3 bedroom trailer. I work 2 jobs and can afford about 500 per month I think, my monthly income is 1600. Please if there is anything you can help me with it would be greatly appreciated. You can reach me on this email or at 2xxxxxxxxx  
Thank you very much**

**[email to THA, June 23, 2016]**

households who have the golden ticket to deep, permanent rental subsidies. Meanwhile, tens of thousands of families look in from the outside getting nothing. They cannot even get on our waiting list. There is no way to explain who is in and who is out by any factor that should matter. They are the same by need, income, race, family composition, language, ethnicity, age and ability and disability. Only two factors explain who is in and who is out, and both are troublesome: luck and savvy. A five-year time limit expresses the peasant truth that at some point it is someone else's turn.

Our part of the HOP deal is to offer enhanced supportive services to help households increase their earned income.

The first of the five-years will be expiring Spring 2018. That hard day is coming when a mother, a month before her 5 years are up, will have just lost her job, or fallen sick, or given birth to her third child. Are we really going to end her rental subsidy? The present answer is that we will likely give her an extension. Under our present rules, the extension can last up to a full year if she engages in education or job training to increase her earned income. After the extension is up then we will end her subsidy whether she is ready or not. We will not like it but we will do it because we know there is a mother just like her waiting.

**Dear section 8, I'm reaching out to you for help. I'm a single mom of 4 wonderful kids. Also I take care of my nephew and mother. But I struggle. I'm strong but can't do it all alone I need help. Please get back to me as soon as you can. Thanks  
- D.**

**[email to THA, October 22, 2014]**

These rules can be good policy choices. But they are not an occasion to celebrate. We probably would not terminate that mother if we did not have tens of thousands of others waiting for help or if we were flush with cash to help them. But we will make our policy choices with the market we face and the money we have.

THA staff are analyzing the data to date. For example we will try to determine if HOP families showed greater increases in earned income than regular voucher families. We are consulting with community partners and families. We will have a report to the THA Board in time for it to decide whether to make any further changes to our rules.

## SOFTWARE CONVERSION

In my previous report, I described THA's ambitious software conversion. If you have lived through a software conversion, you will know that it is not something to wish on yourself or your friends. Yet our vendor had stopped supporting our previous mainline business software, so we had to change. I mention this because our choice of new software is revealing about THA. The safe choice would have been an off-the-shelf product designed for the housing business. It would have done 75% of what we need. Yet it would not have served our most important needs for efficiency and program innovation. We would have had to tailor our programs to the software's limitations. Instead, we need software to follow our aspirations. For this reason, we decided to build what we need using Salesforce. If you are familiar with Salesforce, you will know of its flexibility, and power.

This was the ambitious choice, in two ways. **First**, it was driven by our programmatic ambitions that need a flexible and sophisticated software. **Second**, it was ambitious because we needed to build this ourselves (using consultants). The choice was an occasion for THA staff to consult their ambitions and their willingness to bet on their own capacity.

We went live in April 2017. It still requires a lot of work. We have taxed the patience of our landlord-partners, clients and staff. If it works as we expect, we will all be much better for it. And if it all goes bust, you may read about us in the newspapers.

In all these ways, the work is challenging and important. It would also be impossible without THA's many partners. We are grateful to you. On behalf of THA's Board of Commissioners and staff, we hope your holidays are peaceful and meaningful.



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***"Housing Tacoma Forward"***