



## THA Thanksgiving Update 2018

November 23, 2018

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 then is to thank you. Thanksgiving 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, the puzzles we faced this year and the choices we made. I also begin with a word about THA, its staff and our partners.

THA's mission comes in parts. The main part is to house low-income people, focused on the neediest. THA does that in four ways. **First**, we help people pay rent to private landlords. Our rental assistance programs do that. Measured by people served and dollars spent, these programs are our largest. We serve about 4,000 households that way. We also help to fund our county's rapid rehousing program for homeless families with children and homeless young adults.

Our voucher programs are not working too well in Tacoma's new rental market. Tacoma rents are climbing fast, and vacancy rate are very low. Our voucher clients have trouble competing with other renters who can pay more or who have stronger rental and credit histories. We hope for some improvement from the new state and city laws prohibiting discrimination against voucher holders. But we still must make the program as appealing as possible to our landlord partners, and our voucher holders more competitive. THA is trying to do all that.

**Is there any help out there for a single mom with two kids . I have never had the chance to even apply for section 8 , I have struggled my whole motherhood and I just would love a little break :( please D. 253-xxx-xxxx thank you for your time**

**[email to THA, February 12, 2018]**

This rental market posed a special challenge this year. We struggled to fulfill an important HUD requirement that we serve “substantially the same number of families” as we served in 2010. That number is called our “baseline”. Serving that number is called “100% utilization”. We were able to do that easily enough up until about three years ago. Then Tacoma’s market took off. In an effort to keep up, THA has spent \$600,000 more each year in rental assistance to serve the same number of households. Yet our funding has been largely flat. This is not sustainable.

THA’s Board faced four options. I list them below. The Board chose the fourth one. Under that option we sought, and obtained, HUD’s approval to target a 95% utilization rate. THA made this choice only after an extensive community consultation organized by a special partner to THA - the Greater Tacoma Community Foundation (GTCF). This effort convened and consulted voucher holders, people on THA’s waiting lists, service and nonprofit partners, landlords, Northwest Justice Project, other housers, and community leaders and elected leaders from the city, the county, and the state, and other community leaders from business, education, and philanthropy. We also consulted closely with our congressional offices. In granting its approval for this option, HUD noted our “robust community outreach and support.”

**To whom it may concern,**

**I am a single 52 year old disabled homeless women currently living out of my car. I was wondering if you had openings on the section 8 voucher list.**

**Thank you  
J.**

**[email to THA, January 12, 2018]**

Here are the four options. I describe them to help explain some of the pressures and puzzles THA and other housing authorities must manage to account for their local markets and to stay in business.

*Option 1. Thin the soup more*

We could have lowered the value of our vouchers to spread the money around more families and so hope to serve more of them. We did this in 2010 to manage a dip in appropriations. Few people favored this option. The value of our vouchers is already inadequate to keep up with our rising market. Further lowering it would make that problem worse.

*Option 2: Favor Higher Income Families*

We could have redirected the vouchers to serve higher income families (who cost less to serve) and so serve more of them. No one favored this option. THA’s mission is to serve the neediest.

*Option 3: Continue to Cannibalize Other THA Services or Capacities*

We could have redirected more dollars from other uses and perhaps serve more families with more vouchers. We have been doing that for the past three years at a rate of \$600,000 more each year. No one favored doing this either, for several reasons. Those other uses are valuable: maintaining the portfolio in good shape and running the voucher program by backfilling Congress's underfunding of operations, building or buying more housing, THA's Education Project, supportive services, and THA's administrative capacity. Some of these uses actually help us maintain the number of families we serve (e.g. building or buying more housing that would serve more families; supportive services to help families find and keep a landlord, providing good customer service to landlords.) We are also contractually obliged to our tax-credit investors to spend this money in the portfolio. In any case, the Board noted that cannibalizing these other uses to pay for vouchers is not sustainable. At a clip of an additional \$600,000 a year, it would not take long to hollow out THA.

**Hi,  
My name is A. I'm 27 years old with two children, ages 9 and 3. My boyfriend of 5 years has decided to have us move out and we have nowhere to go. I've been a stay at home mom for the past 5 years with my 9 year old, his 8 year old and now our 3 year old. So I have no job at the moment either or a vehicle because those are in his name and he won't let me take one. I don't know what to do. Is there anything you could do to help us?  
I'm not entirely sure how to apply for section 8, I'm just worried about getting us a place to make this transition as easy as it can be since our family is being split up.  
Please get back to me as soon as possible.  
Thank you,  
A.**

**[email to THA, December 21, 2018]**

*Option 4: Face the Arithmetic*

The Board chose a fourth option. This option would have THA and HUD face the arithmetic of our increasingly expensive market and our flat funding. Facing this means that in 2018 we budgeted to serve something less than 100% of the HUD baseline. The Board chose 95%. We do not propose to remove anyone from our programs to get down to this level. Instead, we will reduce the size of the programs by natural attrition.

This whole episode could have been yet another dreary and familiar bit of budget cutting. Yet the civic conversation GTCF convened, and the advice and support THA received, made it an inspiring communal reminder that we all share this work and we all share responsibility for it. From THA's view, it felt reassuring to share the burden of the choice with you. We are grateful for that.

In another response to Tacoma's brutal rental market, THA is emphasizing

other strategies. There are two main ways to subsidize housing. One way is to subsidize people. That is what rental assistance does. When it does not work, we can subsidize places and remove as much as we can of the city's housing stock from the speculative rental market. THA seeks to do that in several ways that constitute the second, third, and fourth way we house people.

**Second**, we sign long-term contracts with private owners of apartment complexes. These contracts reserve units for low-income households. The contracts subsidize the rent to make the units affordable. The common contract of this kind is to “project-base vouchers”. THA has been able to do this with non-profit owners. Doing that with them also serves two other purposes. It matches our housing dollars with the supportive services of our nonprofit partners. It also strengthens those partners. All that is good. Yet we are also interested in project-basing our vouchers inside market rate properties. That can provide a measure of economic and racial integration on a more granular scale. Market rate owners, however, have not been interested.

This year, to better elicit the interest of market-rate owners, THA invented a new subsidy contract. Its elements are similar to project-based voucher contracts. It obliges the landlord to rent to tenants under the agreed-upon income limit, usually 30% of A.M.I. Participating units must pass THA inspection. And the landlord must keep them filled. But instead of providing a unit-by-unit subsidy that varies with the tenant income, this new contract sets the tenant rent at a uniform level affordable at the assigned income limit. The contract then pays the landlord a lump sum to pay the rent down to that level. This arrangement seems to be more appealing to landlords. It is easier for tenants and landlords to understand. And it has a lot less paper shuffling for the landlord, the tenant, and THA. THA calls this a “property-based subsidy”. This year THA will have signed up its first two market rate landlords!

**My daughter and I are desperately in need of housing assistance. My income is about \$1100 a month with \$1000 rent for an apartment. Any help is greatly appreciated.**

**Thank you,  
A.  
[email to THA, July, 11, 2018]**

**Third**, we build, buy, and rebuild properties that we then rent. We are our city's largest residential landlords. We serve about 1,500 households that way.

**Fourth**, we help other nonprofit organizations that share our mission to finance and develop their housing. I think of this as THA's shadow portfolio. We do not own it. We do not manage it. We help to finance and develop it. That shadow portfolio is about 1,000 units.

All that is hard work, as our partners know. Yet we do not count it as the harder part of our job. The world knows how to do that work when it wants to. It knows how to finance housing, design it, build it, rent it, and manage 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, extended, part of our job seeks 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 want this for adults. We want this emphatically for children because we do not wish them to need our housing when they grow up. That explains our large and growing investments in educational partnerships.

**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 this extended part of our job. What I so admire about THA's staff and our many partners are your 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.tacoma-housing.org](http://www.tacoma-housing.org).

This work takes all of you: elected city, county, state and national leaders, your hardworking staff, public and private funders, lenders and investors, foundation and program officers, landlords, architects, planners, builders, construction workers, financial advisors, auditors, attorneys, grant writers, other housers, advocates, service partners, journalists, teachers, school district staff,

To Whomever is Lucky Enough to get this . . .

I think this is a little bit late. I'm hoping its not too late. I'd like to thank you and the program for being so nice all these years. I consider myself very lucky to have the support of the program and all you smart nice folks that have helped me so much. Most all of you have helped me in some way or another and it's always been “pretty painless”. I know I've been trying on you alls patience a time or 2 and you (everyone) was really nice about it, and I didn't feel like I was the dreaded client that everyone would like to pass on to their neighbor.

Thank you. P.

P.S. You have helped to make my life . . . well less painful and I always pick your bandages. . . Your people have a way of helping us to get those bandages off quickly and pointed in the “positive” direction.

P.S. just thought you might like to know you make a difference in my (our) lives.

[Letter to THA, August 8, 2018]

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 to you.

Let me next say a word about THA and its staff. THA is a board of five volunteers. Our wonderful Mayor appoints them. The Board defines THA's mission. It is the repository of our animating values. It sets our strategic choices. It is the source of insistence about the importance 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 managers who manage long and complex waiting lists, 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.

Other staff manage THA's rental assistance programs. They market the program, manage the waiting lists, certify eligibility, administer lease requests and

### Dear Tacoma Housing

I am writing this letter to thank you for helping me and my children years ago by providing us with a safe place to live.

When I came to see Lesley (the social worker who helped me) I had just left an abusive marriage and had no options. I will never forget the feeling I had on the very first day I moved in. It was one of the best days of my life. There's no way I could've had the opportunity of a warm, nice home if it weren't for you and all the kind social workers who helped me during the years I lived there.

I was suffering from PTSD, anxiety + depression and it led to some problems. Because of the services you provide, my 2 children and I always had a safe, cozy, loving home to be a family.

I have since been able to overcome my problems by the grace of God. I finished the education I began while living in Tacoma Housing and have served as a Public School Teacher for 11 years now. I would not have been able to accomplish self sufficiency if it weren't for the help + relief you provided.

I want you to know that the work you do saves lives + protects children. I'm sure that none of you hear 'Thank you' enough for all you do for clients. It takes a truly kind, caring + compassionate person to do your job.

Thank you for always treating me with compassion patience, and love.

The people who work for Tacoma Housing truly saved my life + my children's as well.

I cannot thank you enough for giving me the gift of autonomy.

[Letter to THA, August 8, 2018]

landlord contracts, inspect units and enforce the rules in a way that accounts for real lives and real needs of tenants and landlords. 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 crisis. The two main ones are homelessness and domestic violence. They help people get treatment, be better parents, learn English, increase their earnings, find training, improve their credit, and save. THA includes policy analysts and planners who envision new programs to try, design and evaluate. THA also includes finance staff, accounting specialists, asset managers, risk managers, compliance officers, IT wizards, data and GIS analysts, business process managers, procurement specialists, human resources experts, and clerks.

**Hello, mother has dementia and the state will not put her in home yet. So she is living in her apartment in the same building as us so we can care for her. This means she can't move. Her rent has gone up every year but this year..it's gone up 95 dollars more. This means her entire social security check goes to rent...she only gets 1123 a month. She has no money left over to pay her renters insurance, utilities or anything else. She has no assets and no other source of income. How can you help her?**

**Thank you**

**P.**

**[email to THA, August 6, 2018]**

Perhaps most poignantly, THA includes receptionists who politely and respectfully greet people who come for help that we cannot offer because we are full. This year presented a peculiar and painful challenge. During the Spring and Summer, a large encampment of homeless persons arose around THA's main administrative building on the Hilltop, and in People's Park across the street. THA struggled to respond in a way that balanced our conflicting interests and values in the matter. The effort became more poignant as staff got acquainted with campers, personalizing the matter. We then invited them to participate in our deliberations about what to do. This effort asked a lot of staff and visitors, who had to navigate through the campers to get to and from the building. Receptionists managed the many visitors seeking bathrooms, shelter and help. Our maintenance staff cleaned up both inside and outside the building. Throughout it all, THA's staff showed what has always distinguished them: professionalism, poise, respect and understanding. When the housing crisis laps at our door in this way it also reminds us why we do this work and the lives at stake.

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 year presented other challenges, and victories. Here are some of them.

## ARLINGTON DRIVE CAMPUS FOR HOMELESS YOUTH AND YOUNG ADULTS

Another of THA's preoccupation for the past year (and for the next two years) has been and will be the effort to plan, design, raise the capital financing, build, find the service providers, and find the service dollars for its innovative and ambitious Arlington Drive Campus for Homeless Youth and Young Adults.

In the effort to do all that, 2018 has been a year of successes for Arlington Drive. THA has assembled the capital to build it! Financing comes from tax credit investors, the State of Washington, City of Tacoma, Pierce County, THA and commercial debt. THA plans to break ground around the New Year. Also this year THA chose its partners. Korsmo Construction will be the General Contractor/Construction Manager. Community Youth Services (CYS) and the YMCA of Greater Seattle will be the service providers. They join SMR Architects and BDS Planning and Urban Design. THA is lucky to have such talented partners in this hard work. They offer that special mix of technical excellence, team skills, values, and good humor. You cannot buy this mix. You can only hope to recognize it, and choose it when you can.

The Arlington Drive campus will have the following elements:

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

This Crisis Residential Center (CRC)/HOPE facility will house 12 homeless youth 12 to 17 years of age. CYC will manage this home. CYC is one of the nation's leading service providers for this hard work. It has a program model that has a 91% rate of success in discharging these youth to safe, permanent housing after an average 12 day stay. At that rate, this CRC will house and save 350 youth a year. For the past three years, CYC has been operating a 6-bed CRC in a single family home THA gave it for the purpose in South Tacoma.

Hello,

My name is [P]. I recently turned 18, in august. i moved out of my mother's apartment due to the fact that i was no longer comfortable there. i currently live in my car, . . . i have no credit score, . . I would love to get some help.. I don't mind what the house/ apartment/ place looks like. As long as i have a place to lay my head at. I recently got a job, full time about 30/40 hours per week, . . Thank you very much.

P.

[email to THA October 1, 2018]



- **Rental Housing: 58 apartments for Homeless Young Adults 18 to 24 Years of Age.**

Arlington Drive will have 58 apartments for homeless adults ages 18 to 24 years. About 30% of them will be parents of babies and toddlers. The YMCA of Greater Seattle will provide the supportive services they will need. The Y is a nationally recognized leader in the provision of these services. These young adults will stay at Arlington until they are ready to live on their own. When they leave they will take a THA housing voucher with them to give them a good start.

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 tried 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 tent 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]

In planning Arlington Drive, designing it, and choosing its service providers, THA consulted and enlisted a broad range of community views: city and county leaders, community organizations, nearby homeowners, social service providers, advocates, and formerly homeless young people. We are pleased to report a wide and deep community support in Tacoma for the campus and for the young people it will serve. We are especially grateful for Tacoma's Eastside for its embrace.



Arlington Drive will give these youth and young adults a second chance at a reasonable adolescence and a second chance at a reasonable adulthood without abuse, exploitation, or fear.

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

with high-capacity organizations like CYS and the YMCA that do know how to do this hard work and do it well. Our role is to provide the land, the capital dollars, the real estate development capacity to build it, the property management expertise to run it, and the long-term rental assistance to make it sustainable. We also offer what might be the most significant contribution of all because homeless young people are not accustomed to getting it or feeling it: a warm welcome.

## **THA's EDUCATION PROJECT: SOME EXPANSIONS AND REDESIGNS**

THA's Education Project is an effort to spend a housing dollar, not just to house a needy family, but also to get two other things done: help them and their children succeed in school or college, and help public schools and colleges succeed in their education of low-income students. The Project has 15 initiatives in three categories: early childhood education, K – 12 schooling, and after high school education or training. We do this work in innovative and ever elaborating collaborations with Tacoma Public Schools (TPS), Tacoma Community College, Heritage Bank, City of Tacoma, Bill & Melinda Gates Foundation, CWD Investments, 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](#).

Below is an update to three of our education initiatives. One of this year's themes has been program redesign and big expansion. THA can expand its investment of scarce housing dollars in these initiatives because of an insight we apply to the question: we would be spending these housing dollars anyway housing somebody. In that way, the housing dollars are not a cost of the initiative. The challenge of the Education Project is to spend them in a way that also promotes school success. When it works it is a very good use of those same housing dollars.

The other theme this year has been the struggle to adapt these programs to work in Tacoma's new brutal rental market. We initially designed some of these initiatives in a market that allowed participating households, with THA's rental assistance, to find housing reasonably close to their participating school or college. That is not working anymore as Tacoma's rents climb and its vacancy rate falls. In consultation with many community partners, and especially participating parents and students, THA and its partners have responded in various ways. We are still feeling our way through this puzzle.

- **Elementary School Housing Assistance Program (ESHAP)**

THA’s Elementary School Housing Assistance Program (ESHAP) seeks to stabilize homeless families with children enrolled in Tacoma public elementary schools. The program began six years ago at McCarver Elementary School in Tacoma’s Hilltop. Its outcomes were very positive for participating students and parents. THA and Tacoma Public Schools are planning its expansion to other schools and other grades beginning in September 2019.



To expand this program we have to adapt to Tacoma’s new rental market. We may have to forego asking parents to commit to a particular school. Instead, we would subsidize their rents wherever they can find housing. This means we would do without a focus on individual schools, peer support and the easier ability to provide services to parents when they are grouped in select schools. We would also change the rental assistance in amount and duration to a more flexible mode perhaps resembling a rapid rehousing program. This may mean varying subsidy amounts for varying durations depending on individualized need. In this redesign THA will greatly increase its investment of housing dollars to serve more homeless enrolled Tacoma public school children.

- **College Housing Assistance Program**

The THA-Tacoma Community College (TCC) began their College Housing Assistance Program (CHAP) as a pilot program in 2014. In the pilot, THA gave housing vouchers to 47 homeless TCC students, 70% of whom were parents. THA and TCC



tracked them alongside a control group of 157 unassisted homeless TCC students who applied but who did not fit inside the pilot. The initial results were very promising: TCC students who received rental assistance maintained higher grade point averages and were nearly four (4) times more likely to remain enrolled or graduate than those without assistance!

	Homeless/Near Homeless TCC Students Receiving Housing Assistance (47)	Homeless/Near Homeless TCC Students Receiving No Housing Assistance (154)
Graduated or Remaining Enrolled	60%	16%
Grade Point Average	3.05	2.75

In 2016, the University of Wisconsin surveyed TCC students: 69% of those answering the survey reported serious housing instability within the 12 months prior to answering the survey; 27% reported being homeless within that time. The legal term for this extent of need is “holy moly”. This alarming survey result, and the positive outcomes of the pilot program, impelled THA and TCC to expand the CHAP program. CHAP is now designed to house 150 homeless or near-homeless TCC students, and their children. The CHAP will have a sub-cohort of 25 students who begin their TCC studies while in prison. When they get out of prison, they come to campus and continue their studies. Most of them are mothers reuniting with children. Their housing problems are worse than most.

**Hello,**

**. . . In short, I am a 20 year old single female, I attend college and have two jobs, but still do not make enough money to hold my own in my own place. I have been staying back and fourth with people, but I would like to settle down and actually be comfortable for once in a place I can call my own. If you need anymore information or just have general advice for me that would be appreciated.**

**Thank you,**

**J.**

**[email to THA November 17, 2018]**

The CHAP housing assistance lasts for three years or until graduation, whichever occurs first. TCC’s foundation will also pay for security deposits and other barrier costs. Participating students must maintain a 2.0 GPA or higher, make adequate progress towards graduating with a degree, and partake in supportive services. TCC provides supportive services on campus in the form of navigators and “Completion Coaches” that offer academic counseling and planning for assisted students. Temple University, with a generous grant from the Kresge Foundation, will evaluate the CHAP.

**Hello,**

**. . . I am a single mom, with 2 kids: 9 and 11. . . We have lived with my parents for the last 9 years, but they are getting older and looking to retire. I can’t see a way to support my family on my own, but I need to alleviate the stress of them supporting us, so I’m investigating my options. I am currently a full time student at PLU. I will graduate Spring of 2019. I work at Starbucks 20 hrs during school, but am working more over the summer. . . . I am aware housing assistance is very competitive in WA state. I would so appreciate any help in how to get started and navigate through this process?**

**Thanks so much,**

**B.**

**[email to THA, July, 22, 2018]**

This year the Harvard Kennedy School named the THA-TCC CHAP as one of the nation’s top 25 most innovative governmental initiatives.

As CHAP expands, it now faces new challenges arising from steeply rising rents in the TCC area. CHAP’s design presumed that participants, with

THA's rental assistance, could find housing reasonably close to campus. That worked when it started, But that is no longer true.

THA has responded in several ways. It has purchased apartment complexes in walking distance of the campus. It has contracted with the owner of a nearby apartment complex to reserve its units for homeless or near homeless TCC students. THA gives the owner a lump sum subsidy to buy down rents to levels affordable to those students. THA has also purchased an underused 7 acre retail mall across the street from TCC. On that acreage, THA and its partners will build 300 to 500 apartments, with commercial and community space. A portion of those apartments will be available to needy TCC students. (Until we build it, and perhaps beyond, THA is the only housing authority we know of in the nation that is the proud landlord of a hookah lounge!)

- **Children's Savings Account Program**

THA's Children Savings Accounts (CSA) for the children of New Salishan is now in its fourth year. 179 children are enrolled, more than 30% of the eligible children! They have an aggregate account balance of \$53,482.



CSAs are financial accounts for education and training expenses after high school. Research from Prosperity Now reports that when low-to-moderate-income students have such accounts, in comparison to their peers without accounts, they are three times more likely to enroll in college and four times more likely to graduate from college.

This last year saw an important milestone for THA's CSA program. We celebrated the opening in Salishan of a branch bank by our wonderful CSA partner, Heritage Bank. This bank will do several things, all of them important. It will help CSA students and their parents make deposits. It will help get unbanked families banked. And it will more firmly imbed the CSA into the visible walking Salishan landscape. When children walk to school and back they will pass by that bank. They can think of it as their bank. And they can think of their money in there. Heritage Bank at Salishan is also the first new bank in the Eastside in many years. Leading the celebration were Mayor Woodards, City Councilmember Catherine Ushka, Superintendent of Tacoma Public Schools Carla Santorno, Jeff Deuel and Brian Vance of Heritage Bank, Andrea Levere of Prosperity Now, and CSA parents and children.

## 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 and to do so outside the speculative rental market. It is also our way to invest in neighborhoods that need the investment. We seek to do a good job and in that way encourage other people to invest. 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 its 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 gives an added urgency to THA's real estate development work. 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 own, buy or build now.

**My name is [W]..I just wanted to let you know I'm very thankful for salishan and my landlord's Barb and Tonya, for blessing me and my family with this opportunity to have a home. Tonya was my first landlord here and she always made me want to strive and do my best to be my best in life! . . . without their hardwork I don't know what my family my children and I would have done specially that I ended up having my daughter 1 month early during that exact time. I mean I can't put in words everything they've done for me I truly love them and will forever be thankful to them both! Thank you . . . for all that you do for families like mine! We are forever blessed! THANK YOU!!!**

**[email to THA, January 26, 2018]**

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

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peaceful and meaningful. In expressing these holiday wishes and explaining why this work we share with you is important, we cannot do better than quote a letter we received on Wednesday. It shows below.

Michael

**Michael Mirra  
Executive Director**



***"Housing Tacoma Forward"***

We would like to express our sincere deepest appreciation for your continued support to our housing payments. The first two years we arrived in US, we had to spend almost all of our income to pay for rental. But we have been fortunate to be selected by your Section 8 office to receive this huge support in our renting payment difficulty.

But later, your office had offered us even more. We got an opportunity to buy the house with your amazing support in mortgage payments.

Thanks to you, I, as a head holder of my family, was able to spend more time in college to improve my English and skills.

We would like to say special thanks to Maria Yakimenko. Marie had saved our contacts and reached out to us when your office had opened the Section 8 program. She gave us many advices on how to do everything correctly to be successful in our country.

Also, we would like to Alice Kimbowa who worked in your office. Alice and Maria directed my family to try the better opportunity to buy a house with your office support. We believe this is one of our greatest blessings in our life for our big family.

Please accept our sincerest thanks and gratitude. We wish all blessings to all who is working in this office.

We wish blessings to you and your families. May all of you have nice and peaceful homes and everything good in it.

God Bless You and America.

Have a blessed and happy Thanksgiving.

Sincerely,  
S. Family  
(sic)

[Letter to THA, November 20, 2018]