



Thanksgiving 2015

Dear Friends of THA:

As you may know I try to 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 reflective moment for THA about the work we do together, its value and what it takes to get it done. It takes partners, colleagues and community members who share THA's mission to make our communities places that households with low incomes can experience as "safe, vibrant, prosperous, attractive, and just". This takes all of us: 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.

This annual writing then has become a good chance to thank you. And for that reason, Thanksgiving is a good time to write. 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, I write to tell you that we are grateful.

I m in a position where I need some assistance with housing. I have 3 kids, work part time and trying to get away from my husband. Is that something you can help me out with?

- E

[email to THA, November 8, 2015]

First, let me begin with a word about THA. THA is a board of 5 community volunteers and about 120 staff people. THA includes 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 and lease and occupancy specialists 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 that serves 1,400 households, many of whom come to us from very

challenging circumstances. Other staff manage THA's rental assistance programs. In partnership with hundreds of local landlords these programs serve another 3,600 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. And they help people succeed not just as tenants but as "parents, students, wage earners and builders of assets." THA also includes finance staff, accounting specialists, compliance officers, IT wizards, data and policy analysts, procurement specialists, human resources experts, clerks, and, perhaps most poignantly, receptionists who politely and respectfully welcome needy people who come seeking help that for the most part we are unable to provide because we are full. All of these staff do this work governed by numerous and exquisitely detailed rules and regulations as well as important if less precise community expectations. And they do it in five languages.

**Me and my son and my boyfriend is living in a hotel. We can't save no money to move in apartment because its around 1250 dollars. Is there any way u can help?
- P
[email to THA, April 15, 2015]**

This past year offered its full share of progress and challenges. Here is a sampling:

THA's EDUCATION PROJECT

It was a year of progress, re-assessment and planning for THA's 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 get two other things done: help their children succeed in school and improve the outcomes of the schools that serve low-income children. When it works it becomes a very good use of a housing dollar. We do this work in an innovative and ever maturing collaboration with Tacoma Public Schools, Tacoma Community College, the Bill & Melinda Gates Foundation, other funders, and nonprofit service partners. We are very fortunate to have such interested and capable partners. Here are some elements of the Education Project:

- **McCarver Elementary School Housing Assistance Project**

You may know that this project seeks to stabilize an elementary school that had more homeless children than any other school in the region, possibly the state. As a result, its student annual turnover rate ranged between 100% and 179%. The project has five parts:



- (1) *Housing*: we have committed housing dollars to the school to stabilize it. We do this with rental assistance to fifty homeless McCarver families whose 85 children constitute about 20% of the school;
- (2) *Parental Commitments*: We ask the cohort parents to make three commitments: to keep their children enrolled at McCarver; to participate actively in their education and in the school; and to invest in their own education and employment prospects;
- (3) *Supportive Services*: The program provides cohort parents with close supportive services 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 invested in the school to make it even more worthy of the commitment we ask the parents to make. For example, the school district has made the substantial investment to bring to McCarver the International Baccalaureate Primary Years Program. I am pleased to announce that this year McCarver received its full accreditation as an IB school (and it earned the accreditation on the first review, which is uncommon!)
- (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 fourth year. The evaluation reports for the first four years are available by [clicking here](#). The results to date are encouraging with some challenges: the cohort children have increased their reading scores 22%, three times faster than comparable cohorts; by one reading measure 60% of them are reading on grade level, a 33% increase from the start of their participation; McCarver's annual mobility rate declined from what would have been 114% in the 2011-12 school year without THA's intervention to 82% at the end of the 2014-15 school year; the mean earned income of cohort families has doubled. However, the median income has not increased, largely because about a third of the families have made no income progress due to mental disability, alcohol and drug dependency, or domestic violence trauma.

Me and my boyfriend live together, I have a son that is a year old and we have been staying in a hotel now for about 5 months, I'm trying to get into an apartment but we can never come up with a security deposit. If u could email me back I'd appreciate it l.

Thank you!

- G

[email to THA, April; 1, 2015]

These results have allowed THA and Tacoma Public Schools to make two decisions this year: starting September of this year we turned the program at McCarver from a pilot to a regular offering of the school; starting next September we will begin its expansion to other elementary schools in Tacoma with ruinous student turnover rates because of family homelessness. In advance of the expansion, THA and TPS will spend this year adjusting the program model to account for what we have learned.

- **Tacoma Community College Housing Assistance Program**

Last year THA and Tacoma Community College (T.C.C.) began a pilot program to serve homeless enrolled T.C.C. students. T.C.C. has a student population of nearly 14,000 students. It is the largest post-secondary educational institution in



the South Puget Sound Region. In comparison with students of other institutions, T.C.C. students are older, lower income, more likely to be parents, more likely to be working and more likely to be the first in their family to attend college. 61% are women and 41% identify as a person of color. T.C.C. is justifiably proud of the warm welcome it gives to them all. A T.C.C. degree can transform their lives. On average, a student with a T.C.C. associate degree earns \$34,559 per year, 53.5% more than the average earnings of high school graduates.

Yet a worrisome number of these enrolled students are homeless or have very insecure housing. The lack of stable housing presents formidable barriers to academic success. The challenges are harder for homeless students who are also parents. Most homeless students drop out.

In September 2014, THA and T.C.C. launched a program with a pilot cohort of twenty-two homeless enrolled students. The participating cohort has an average age of 35, 10 years older than the average age among all T.C.C. students; 82% percent of the participating students are parents. The program has four parts:

- (1) *Rental Assistance During Enrollment:* THA provides rental assistance to T.C.C. 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 (T.C.C. 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:* T.C.C. provides students with comprehensive case management to help them navigate careers. Completion Coaches identify barriers and provide resources for these students. T.C.C. strives to build the cohort to provide its own peer-to-peer student support.
- (4) *Evaluation:* THA and T.C.C. will track and assess the following performance measures in comparison with unassisted homeless enrolled students and T.C.C. students generally: (i) grade point average; (ii) graduation rate; (iii) post-graduation earnings.

With only a year of data, outcomes are preliminary. But they are promising:

- 95% (21 out of 22) of participating students remain enrolled; in comparison, of the 146 eligible applicants the pilot program could not serve, only 24% (35 out of 146) remain enrolled;
- The average grade point average of the participating students is 3.05; the average grade point average of all T.C.C. students, homeless or housed, is 2.96.

THA and T.C.C. had thought we will need 3 years' worth of data to make some judgments about the model. With these encouraging results after one year, we are considering expanding the cohort early.

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- **Children’s Savings Account Program**

Children Savings Accounts (CSAs) are long-term asset-building accounts for education purposes after high school. When low-to-moderate-income students have such accounts they are more likely to succeed in school and enroll in college than their peers without such accounts. They are more likely to graduate.

In the fall of 2015 THA and Tacoma Public Schools (TPS) launched a CSA Program for children who attend public school from THA’s community of Salishan. Salishan is THA’s largest community. It is a HOPE VI redevelopment. It is a mixed-income neighborhood of renters and homeowners, community facilities, a regional primary health clinic, parks, an elementary school and a middle school next door, all on an award winning design. THA and TPS launch this in partnership with the Corporation for Enterprise Development (CFED) in Washington, D.C., the YMCA of Tacoma-Pierce County, Heritage Bank, the Urban Institute, and a growing number of funders.



THA and TPS designed the CSA program 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 knit the region’s most diverse neighborhood together by eliciting and enlisting its shared hope and expectation that its children will graduate from high school and go to college. The CSA Program has four parts:

- (1) *Elementary School Stage:* When a Salishan student enrolls in elementary school, THA will offer a savings 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.



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(2) *Middle School through High School Stage:*

When a student reaches 6th grade he or she and a counselor from the YMCA will devise an individualized plan to take the student through high school graduation and enrollment in college. The plan will set milestones along the way, 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.



(3) *Financial Training:* TPS will knit financial literacy curricula into the school curricula. Parents will receive financial training in separate offerings.

A student who participates fully (with his or her family) will graduate from high school with an account balance of \$9,700. The program's contributions to that 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, including and especially the cost of housing. The CSA will help with that.

(4) *Third Party Evaluation:* THA has contracted with the Urban Institute to track and evaluate an array of performance measures, both middle term and long term.

THA has resolved not to launch a cohort unless it has the 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 cohort launched this year and the one launching next year.

Click here to learn more about [THA's Education Project](#).

REAL ESTATE DEVELOPMENT:

Real estate development continues to be a THA preoccupation. Real estate development serves THA's mission to help neighborhoods become attractive places for low-income households to "live, work, attend school, shop and play" and to help Tacoma be a city that they experience as "safe, vibrant, prosperous, attractive and just."

This mission puts THA in the middle of an interesting policy discussion about poverty, the effects of place and neighborhood on a family's prospects to escape poverty, and the appropriate use of a housing dollar to make it happen. Broadly, the discussion recognizes two different strategies.

One strategy would spend housing dollars to help families escape their poor neighborhoods and find themselves better ones with better schools. That in fact is how THA and most housing authorities spend the vast majority of their money. They spend it in the form of rental assistance that helps families rent housing in a broader part of the market than they could otherwise afford.

The value of this strategy received some emphasis this year because of three developments, one academic and two legal in nature. In May, two economists, Raj Chetty and Nathaniel Hendren, published a study to add to the extensive research literature on this topic: *The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates*. This study, reviewing more extensive data than previous studies, finds that children who move from poor neighborhoods to higher income ones earn more as adults. The earlier they move, the better the outcomes. Also this year, the U.S. Supreme Court confirmed what most courts have long held: that the Fair Housing Act recognizes challenges to practices or policies that have unintended discriminatory effects. The court did this in a case called *Texas Department of Housing and Community Affairs et al. v. Inclusive Communities Project, Inc.* The plaintiffs in that case challenged the Texas allocation of tax credits to build housing for low-income people in a poor neighborhood. They asserted that the Texas tax credit agency allocated too many

Hey my names B. & 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'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

- B

[email to THA November 4, 2015]

tax credits in neighborhoods that are predominantly African-American and not enough in predominantly white suburbs, thereby having the effect of perpetuating racial segregation. Finally, in July HUD issued its new rule defining the statutory obligation under the Fair Housing Act to “affirmatively further fair housing” In this new rule, HUD emphasized the need to examine the integrating and segregating effects of housing practices.

This new rule, the Chetty/Hendren study and the Supreme Court case have been understood, or misunderstood, to discount the importance of other, “place based”, strategies to improve low-income neighborhoods and schools, and the lives of their residents who cannot or do not wish to move. Yet, all three in fact leave wide room for such strategies.

The Chetty/Hendren study, for example, concludes that a child’s exposure to better neighborhoods produces better outcomes. There are two ways to do this: move to a better neighborhood or improve the present neighborhood. The study does not discuss the relative effects of one strategy over another. The research does not suggest that poor families need to move, but only that their neighborhoods need to be safer and need better access to better housing, education, and jobs. The court also emphasized that the law will not penalize programs or developers who “encourage revitalizing dilapidated housing in our Nation’s cities merely because some other priority might seem preferable. . . does not put housing authorities and private developers in a double bind of liability, subject to suit whether they choose to rejuvenate a city core or to promote new low-income housing in suburban communities.” Similarly, HUD’s new rule acknowledges that “affirmatively furthering fair housing” includes “[t]argeted investment in neighborhood revitalization or stabilization; preservation or rehabilitation of existing affordable housing; promoting greater housing choice within or outside of areas of concentrated poverty and greater access to areas of high opportunity; and improving community assets such as quality schools, employment, and transportation.” The rule’s main contribution may be to help local communities choose its strategies with better data and planning.

**My name is L. I am attempting to find out if there are openings on the list for section 8/housing. I am currently 7 months pregnant and homeless. I am staying with friends at this time but would really like to secure a permanent residence before my daughter is born. If you have any information please contact me at xxx-xxx-xxxx.
L.
[email to THA, March 26, 2015]**

THA understands all this to mean that both mobility and “placed based” strategies are necessary. Helping low-income families move to better neighborhoods is important. That is how THA spends most of its housing dollars -

\$35 million a year in rent payments to private landlords - through rental assistance programs. We use GPS tools to track where they live. This allows us to assess the extent of their economic, racial and linguistic integration or segregation within Tacoma's housing market. Our new contract with the Urban Institute will further allow us to link that distribution to income and child outcomes.

Yet there are limits to this mobility strategy. **First**, not all families wish to move. They may have important family and cultural ties to a neighborhood despite its poverty. Sometimes home is home, no matter what. **Second**, we do not have enough money to help all families on our program to move in this way even if such moves resulted in better outcomes for all of them and all of their children. Helping families move to better neighborhoods of higher opportunity means moving to higher rent areas. This requires higher voucher values. We could increase the value of our vouchers to make them even more usable in more such areas. Doing so, however, means we would serve fewer households. This would consign other poor households in greater numbers to longer waits on our waiting lists or to the increasing prospect that they will never get on those waiting lists. The question would then force us to decide whose fair housing would we be "furthering" and whose we would be hindering.



And then there is this hard and inescapable fact: even if every household with a THA housing voucher moved to "better neighborhoods" and even if we further assumed that by doing so they bettered their life outcomes and those of their children, they would leave behind the vast majority of low-income households and children in the old neighborhoods.

THA understands then that we must also have a companion strategy to improve those neighborhoods, and their schools. This is what THA seeks to do with its real estate development work and its Education Project. THA invests in neighborhoods and schools that need the investment. It seeks to do a good job that would embolden other people to invest, so the neighborhood prospers. THA's job is to help ensure that when a neighborhood develops it does so equitably and retains room and opportunity in it for households of all incomes, races, languages and compositions. Here are some examples of this work from 2015:

- **New Salishan**

Developing New Salishan has been THA's preoccupation for the past decade. It took everything THA had. There are THA staff who threw their hearts, lives and marriages into this project. We tore down and rebuilt nearly 200 urban acres in a \$300 million investment that recouped decades of under-investment of both public and private dollars in East Tacoma. We are nearing its completion with some notable elements still to finish. I reported last year that we completed the sale of our remaining finished lots to D.R. Horton, the nation's largest homebuilder. Since then D.R. Horton has continued its fast pace of construction. It may be done next year! Its homes are well built and nicely suited to THA's design. D.R. Horton is also successfully fulfilling its commitment to sell 25% of its homes to low-income families at prices affordable with a responsible mortgage. The remaining parts of the Salishan commercial core remain stalled. And we have some remaining acreage to sell or develop.



As a community, Salishan is doing well. It is the region's most diverse neighborhood by factors that in other parts of the market are segregating factors. At Salishan they are integrating factors: homeowner/renter, income, race, language, national origin, ethnicity, age, and ability/ disability. The challenge and the charm of Salishan is to help its residents

live across those lines. One measure of its success is the sale of the single-family homes. This year THA commissioned a study of the Salishan home sales market in comparison with other parts of the Tacoma market. The study found that Salishan's home sales have fully recovered from the recession and have improved relative to its pre-recession prices better than all other Tacoma markets except one. That is an encouraging sign of community health and confidence.

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Hi, my name is Y. I am in desperate need of an emergency rent voucher. I have a 5 yr old daughter, I live in a complex that accepts section 8, however I do not have section 8 but I know i qualify. I start a new job on the 10th and will be more able to pay my rent after I start there. But right now I'm panicking about my rent that needs to be paid today before the late fee hits tomorrow.

- Y.

[email to THA, May 5, 2015]

- **Tacoma's Hilltop**

THA is continuing its investment in the Hilltop, one of Tacoma's oldest neighborhoods, in recent decades its poorest and most racially diverse, and presently its fastest changing.

THA thinks Tacoma and the Hilltop in particular are the housing bargains of the West Coast. After decades of disappointed expectations, the Hilltop seems set to blossom. It is about to get a light rail line linking it to downtown Tacoma. Its job opportunities are anchored by two large hospitals, large regional health clinics, and just down the hill, governmental services and the growing campus of the University of Washington Tacoma. THA commissioned an interesting employment survey. It found that there are more than 10,000 jobs on the Hilltop or within easy reach. Yet, fewer than 500 Hilltop residents hold those jobs. The development challenge is get more of those jobholders who work on the Hilltop also to live there, walk there, shop there, eat there and play there. This untapped development potential is starting to show. Rents are rising. The social justice challenge is to get more of Hilltop's present residents into those jobs and help ensure that when the Hilltop develops, it does so equitably. If we do not do this right then in fifteen years the only affordable housing in the Hilltop may be what we now succeed in building and buying. To see what can happen if a city does it wrong all we need do is look at what has happened to Seattle.



For these reasons, THA is buying properties along the new light rail line. Last Thanksgiving I was pleased to report that we cut the ribbon on Bay Terrace Phase 1 on the Hilltop not too far from the light rail route. It has 70 units of affordable housing in a mix of townhomes and a mid-rise apartment building amid green space, a hill climb and a community building. That



community building hosts the Tacoma School District's first HeadStart classroom outside a school building. This year I am pleased to report that we have assembled the financing for Bay Terrace Phase 2. Construction should start something after the new year.

- **Prairie Oaks Permanent Support Housing For Homeless Families With Children**

This year we cut the ribbon on Prairie Oaks Apartments in Lakewood, a city south of Tacoma. This project provides 15 apartments of permanent supportive housing for homeless families with a disabled person, plus community space and office space for our service partner, LASA (Living Access Support Alliance). This project is notable. It is THA's first development outside the City of Tacoma. That makes sense because THA draws nearly half its housing customers from outside

Tacoma. Serving them in their own community is better for them and for their community. Prairie Oaks is also our first project developing land owned by another organization. LASA owns this land but needed a partner with a development capacity. THA was pleased to do this for two reasons. **First**, LASA is a sister social justice agency that shares THA's mission. **Second**, doing so allows THA to earn a developer fee that supports our other work. We are now discussing with other nonprofits doing such development for them. Congressman Denny Heck helped us cut the ribbon on Prairie Oaks in a ceremony that reminded us why we do this work.

My family and I are in need of a home. We are currently living in my mom's house. I am a single mom of 3 kids. My eldest son is disabled and in a wheelchair. We live in 3 bedroom house with 3 other adults. My boys share a room and my daughter and I sleep in the garage. Can you please lead me to the correct department if there is help available.

- D.

[email to THA, January 27, 2015]

- **Property Purchases**

THA also purchased an apartment complex of 49 units in West Tacoma. We did that for several reasons. **First**, it is in a part 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**, we do not own any property in that part of town. This helps to spread out our portfolio. We also hope to earn money. More generally and more often, we consider how purchasing existing housing is much less expensive per unit than new construction.

- **Big Fix-Up of THA's Entire Portfolio: "RAD"**

Perhaps the biggest real estate development news of 2015 is what we are doing to keep our portfolio financially stable and in good shape. We have assembled \$40 million in financing for a portfolio-wide fix up. The financing is largely from tax credit equity and commercial debt. We do this as part of a comprehensive refinancing under HUD's Rental Assistance Demonstration (RAD) program. This will have us trade in our public

housing financing 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. **Second**, although under the terms of RAD we do not necessarily get more ongoing financing from HUD for operations, 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. **Fourth**, this conversion should not affect our residents except for greatly improving the condition of their homes.

We do this with some misgiving. Tax credit and debt financing has its costs. Also, by some lights, RAD is part of the increasing privatization of public housing. When we are done, for example, tax credit partnerships and investors will own our entire portfolio. While THA will be their managing member and we have adequately assured the portfolio's long-term affordability, we recognize in RAD an acknowledge-

ment that Congress has underfunded the public housing program for decades in both its capital and operating costs and that this underfunding will likely continue for as long as we must plan. We think this acknowledgement is correct, but it still feels like a surrender of a national commitment to an important mission that we may regret.

Hello, my name is T. & I was interested in seeing about applying for low income housing or help with rent. The lowest going rates on apartments I've been able to find within Tacoma are still about 80% of what I make a month, & I have two jobs. Thank you for your time & information.

- T.

[email to THA May 28, 2015]

SOME MATTERS OF ADMINISTRATION, RESEARCH AND EVALUATION

- **THA's Reorganization**

This year THA reorganized in ways that, we hope, emphasize important parts of our work and make us better at it. **First**, we separated property management into its own department. This will allow a better focus on that critical job. **Second**, we combined lease and rental assistance programs and supportive services into a new department of client services. That should allow for better coordination among those functions. **Third**, we created a new department of policy, evaluation and innovation. This is where THA will envision its own future and new ways to do our work. For example, this is where the new initiatives of the Education Project will emerge.

- **Research and Evaluation Capacity with the Urban Institute**

This year, THA, with the Seattle Housing Authority, King County Housing Authority and Home Forward (Portland) signed a contract with the Urban Institute. The Urban Institute will provide us with: (i) research literature searches pertinent to our policy choices and turn that research into English; (ii) help in designing programs; (iii) third party evaluation of program outcomes. The four housing authorities do this together because they all have a similar understanding of their mission and they face similar questions and policy puzzles. Importantly, they are all Moving to Work (MTW) housing authorities. In that way, they share a flexible ability to answer these questions and puzzles as the data may suggest. Doing this together will also help us share costs. We hope this partnership with the Urban Institute will transform how we work and tie us more tightly to data. We recognize that research and program evaluation are their own expertise that we do not possess as we need. We also know that this expertise is expensive. We are excited about our contract. We remain worried about our ability to afford it.

- **Software Conversion**

THA is well underway with its software conversion. You may know that such an experience is not something anyone would wish on themselves or their friends. Yet it can be essential. In THA's case, our vendor stopped supporting our software. I mention all this because our choice of new software is revealing about THA and its approach to its work. The safe choice of new software would have been one of the off-

the-shelf products designed for the public housing industry. It would have done perhaps 75% of what we need. Yet it would have left unaddressed some of our most important needs for efficiency and program innovation. We would have had to tailor our goals to the software's limitations. Instead, we need software to follow our aspirations, and help get them done. For this reason, we decided to build what we need using Salesforce. If you are familiar with Salesforce you will know of its flexibility. This was the ambitious choice. It was driven by our ambitions. It was ambitious because we now need to build this ourselves (using consultants). The choice was an occasion for THA to consult its ambitions and its willingness to bet on its capacity. If it works, we will be much better for it. If it all goes bust, you may read about us in the newspapers.

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, 2104]

IN CLOSING

The year had its other reflective moments. THA opened its waiting list for rental assistance. In ten days our web site received about 10,000 applications. From that number, we conducted a lottery to choose 1,200 lucky households. Telling the other 8,800 applicants the bad news was sobering. The two groups are indistinguishable by any factor that should matter. They are the same in income, race, language, national origin, family composition, age and ability and disability.

I am a single mom of a 17 year old. We have been homeless going on 9 months now. We have bounced from home to home. I am having a hard time finding any housing for us with my limited income. My income is disability and some child support. We would like Tacoma area, because my son goes to Lincoln HS. Are you able to help us find housing please?

- J.

[email to THA, April 8, 2015]

Another reflective moment occurred in June. We all read of the murders at the Mother Emanuel African Methodist Episcopal Church in Charleston. The victims included Mrs. Cynthia G. Hurd. Among her many gifts to her community, she was a Commissioner of the Charleston Housing Authority. Stan Rumbaugh, the Chair of THA's Board of Commissioners, wrote to his counterpart at the Charleston Housing Authority conveying THA's condolences. Stan wrote:

“On behalf of the Board of Commissioners of the Tacoma Housing Authority, I write in sadness and solidarity to let you know that we are thinking of you. We do not know each other, and we are far away. Yet from across the country we can recognize in you, the Charleston Housing Authority, and in Mrs. Hurd, a mission like our own. We engage in the same struggle to overcome the same history, and hold the same faith that this housing work we all share is part of that struggle, and critical to its chances.”

Finally, in August, THA celebrated its 75th birthday. We hosted a bit of a party as part of the Hilltop Street Fair. That too was a chance to stop and think about THA and its work. We had help on the occasion from Senator Patty Murray, Tacoma Mayor Marilyn Strickland, Congressman Denny Heck, State Senator Jeannie Darneille, Superintendent of Tacoma Schools Carla Santorno and Lisa Miller, a former resident of Salishan who spoke eloquently about what that community meant to her and her children. Master of Ceremonies was Lyle Quasim – who has served in a full range of this social justice work – longest serving Secretary of the Washington Department of Social and Health Services, director of its Mental Health Division, Deputy Pierce County Executive, President of Bates Technical College and Chair of the Tacoma-Pierce County Black Collective. In the

audience were many of our community partners. It reminded us that we do not do this hard work alone. We are grateful to you for that.

On behalf of THA's Board of Commissioners and staff, we hope your holidays are peaceful and meaningful.

Michael

Michael Mirra

Executive Director

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"Housing Tacoma Forward"