

2016 TACOMA HOUSING AUTHORITY COMMUNITY REPORT





Message from the Executive Director

Tacoma Housing Authority's main job is to house people in need. THA does this in three main ways. First, it builds, buys and rebuilds housing that it rents. Second, it helps to finance and develop housing for nonprofit organizations that share our mission. Third, it helps households pay rent on housing they lease from private landlords. This work is important, and challenging. Yet, it is not the harder part of THA's job. The world knows how to design housing, finance it, build it and manage it. The world knows how to run rental assistance programs.

The world does not know quite as much about the next part of THA's job. This next part seeks to spend a housing dollar, not only to house people, but also to get two other things done. First, we seek to help people succeed, not just as tenants, but, as our vision statement contemplates, as "parents, students, wage earners and builders of assets." We want this certainly for adults, but emphatically for children because we do not wish them to need our housing when they grow up. Second, we seek to help our communities succeed, and to help them do so equitably. We invest to make neighborhoods attractive places for all to "live, work, attend school, shop and play" and to help our communities be "safe, vibrant, prosperous, attractive and just." The world does not know quite as much about how to do that. THA and its many partners try to find it out. When we succeed, it is a very good use of a housing dollar.

In this work, we must face longstanding questions about poverty, the effect of place on a family's prospects to escape it, and how a housing dollar can help. This work entangles us in issues of economic justice, racial justice, individual responsibility, community development and how housing fits. We and our partners see these questions up close. That makes this work challenging. Sometimes we see the answers. That makes this work meaningful.

THA is a board of five volunteers and 130 staff. These include real estate development experts, property managers, maintenance specialists, rental assistance staff, caseworkers, accounting specialists, clerks, asset and risk managers, compliance officers, IT wizards, data and policy analysts, program planners, and human resource managers. Perhaps most poignantly, they include receptionists who politely and respectfully welcome people in need seeking our help. We also rely on many partners, public and private, who make our work possible.

I invite you to learn about THA and its work. I hope this report helps you do that.

MICHAEL MIRRA
Executive Director, Tacoma Housing Authority

➤ *Email to THA, July 19, 2016*

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?

➤ *Email to THA, February 4, 2016*

I'M LOOKING FOR HOUSING HELP. I'M HOMELESS WITH TWO CHILDREN, ONE OF WHICH IS DEVELOPMENTALLY DISABLED. PLEASE EMAIL ME BACK.

Tacoma Housing Authority

"The help from HOP (Housing Opportunity Program) allowed me to enroll at Clover Park Technical College, and this year I graduated with two job offers...I can't thank THA enough for helping me!" —D. Carter

Building Community as a Moving to Work Agency

Tacoma Housing Authority is one of only 39 Moving to Work agencies out of over 3,000 public housing authorities in the nation. MTW flexibility allows THA to better serve Tacoma's diverse community in ways that best account for local needs.

THA uses its HUD Moving to Work funding flexibility to build a better Tacoma by:

- › Developing innovative programs to give people the support they need to succeed, such as our Education Project (described on page 4).
- › Providing ways to increase housing choices for low-income families such as the addition of new rental units in Bay Terrace and in Tacoma's Hilltop neighborhood (described in the foldout on page 7).

- › Reducing operating and administrative costs to make its programs more efficient, such as THA's investments in software, simplification of rules, and modernization of its properties through the Rental Assistance Demonstration Program (described on page 5).

Email to THA, July 19, 2016

"I'M LOOKING FOR SOMEONE THAT BE WILLING TO RENT TO ME. I'M A NEWLY SINGLE PARENT I HAVE TWO CHILDREN AGES 6 AND 2 AND I HAVE A BABY DUE IN OCTOBER. I HOWEVER HAVE AN EVICTION ON MY RECORD AND IT'S BEEN A VERY HARD YEAR PAYING THAT OFF. HOWEVER I AM WILLING TO WORK HARDER THAN EVER TO KEEP A ROOF OVER MY KID'S HEAD. IF YOUR WILLING TO WORK WITH ME PLEASE LET ME KNOW. THANKS.

COMMUNITY IMPACT by the Numbers



Success Story: Inez Lomax-Hasan

"You never know when something is going to happen and you are going to need help."

Inez Lomax-Hasan never thought she would need housing assistance. She worked at a medical clinic that allowed her to provide a good life for her three granddaughters and spent all her time helping others.

But Inez's life changed when she became disabled and lost her ability to work. Suddenly, Inez's family was at risk of losing the security that she had provided for so many years. Inez never thought she would be the one that needed help. Then she sought help from Tacoma Housing Authority.

"THA was here for me after I got hurt, Inez says. "Housing is a really important service to the community. I was working and living just fine before getting hurt. You never know when something is going to happen and you are going to need help."

THA provided safe and secure housing for Inez and her family at Bay Terrace Apartments, which gave her family stability while Inez became healthy. As a result, one of her granddaughters, Tashayia, was able to leave home and study at Washington State University. Now in her third year, Tashayia will be the first of her family to graduate from a university.



"Having the opportunity to live at Bay Terrace has really helped me and my girls get back on our feet," Inez says. "This is such a beautiful place to live, and the neighborhood is wonderful. I love all the staff here and the neighbors are all so nice."

IN 2016
THA PAID
\$35.5
MILLION
in rent payments to
private landlords on
behalf of low-income
families



Photo credit: Derek Reeves

*Tacoma Housing Authority serves about **11,500** of Tacoma's more than 200,000 residents, providing solutions to people in need.*

THA helps people and our community succeed in four main ways:

- 1** We develop housing and real estate and in that way invest in neighborhoods;
- 2** We own and manage affordable apartments that we rent;
- 3** We help people pay their rent for apartments or homes that they lease from private landlords;
- 4** We provide or arrange for supportive services.

Email to THA, July 19, 2016

I'M 22, MENTALLY DISABLED AND I'M TRYING TO FIND MY FIRST PLACE TO LIVE ON MY OWN. I'M ON SOCIAL SECURITY...DO YOU KNOW HOW I CAN APPLY OR GET IN TOUCH WITH SOMEONE THAT COULD GET ME STARTED IN THE RIGHT DIRECTION?

Education Project Helps Students Succeed

Tacoma Housing Authority supports innovative programs that use housing as a platform to help people succeed as parents, students, wage earners and builders of assets who can live without assistance.

Elementary School Housing Assistance Program

The Elementary School Housing Assistance Program provides up to 50 homeless families with children enrolled at McCarver Elementary with a five-year housing voucher. These families commit to keep their children at McCarver Elementary for the term of their participation. The program includes intensive case management and supportive services that help stabilize families. The intent of the program is to stabilize the school, provide a foundation for self-sufficiency for the parents and increase the school success of their children. Encouraging results have prompted THA and Tacoma Public Schools to expand the program to other Tacoma elementary schools with high rates of transience due to family homelessness.



Children's Savings Account Program

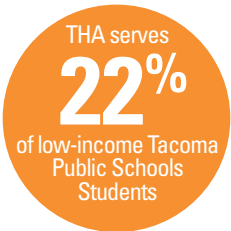
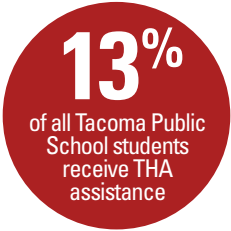
THA, in partnership with Tacoma Public Schools, is offering children's savings accounts (CSAs) for the children of New Salishan. The CSA program will help children expect that they will attend college, be ready for college, pay for it and feel they belong when they go. Families begin savings accounts for students as early as kindergarten. The program seeds the accounts with an initial deposit. The program then matches the families' further deposits through 5th grade. In middle and high school, students earn further program deposits as rewards for academic achievement. By high school graduation, students who participate fully, with their families, will accumulate a balance of \$9,700. The balance will be available if and when a student graduates from high school and enrolls in a qualified post-secondary educational or training program, and then only for the cost of attendance, including the cost of housing.

College Housing Assistance Program

THA has begun an innovative partnership with Tacoma Community College. TCC is the region's largest post-secondary institution. It has a distinguished record of welcoming low-income, striving students, many of whom are the first in their family to attend college. Yet, a notable number of these students do not have stable housing. Through this program THA provides rental assistance to homeless students who are enrolled full time at TCC. TCC identifies students who would not be able to complete their college education because of a lack of affordable housing. THA's rental assistance lasts for a maximum of three years. Students must make adequate academic progress. TCC provides services designed to help them succeed so they will graduate ready to be independent of public support.

Head Start

THA hosts a Tacoma Public Schools Head Start classroom at THA's community of Bay Terrace. Head Start provides free services and support to eligible pre-kindergarten children who may have other barriers to success in school. This is the school district's only Head Start classroom outside a school building.



▶ **"HAVING THIS SAVINGS PLAN WILL LET THEM BE ABLE TO PURSUE THEIR DREAMS."**
—Kristi Amrine, Lister Elementary Principal

THA Renovates 456 Apartments

Tacoma Housing Authority is renovating 456 affordable housing apartments on nine properties in Tacoma through investments that combine federal and private funding.

This investment:

- 1 Leveraged \$36 million in private funds to renovate the interior and exterior spaces in nine THA buildings.
- 2 Significantly increased the rental income in the properties to allow the properties to pay off private debt and generate cash flow.
- 3 Increased the useful life of the buildings and building systems by 15+ years.

This innovative approach to funding is possible through HUD's Rental Assistance Demonstration Program (RAD), which allows THA to convert public housing funds to Project-based Section 8 funds. THA is also using its Moving to Work (MTW) funding flexibility to increase rental

income. As a result, THA is able to provide improved, more stable housing to its apartment residents.

Benefits of the project:

- › RENOVATIONS—New plumbing and lighting, security upgrades and new flooring, appliances, paint and elevator modernization as needed; plus improvements to community spaces, landscaping and shared areas.
- › FINANCIAL SUSTAINABILITY—In the face of budget cuts, THA will be better positioned with a portfolio funded by project-based vouchers.
- › ENERGY SAVINGS—Upgrading to low-flow toilets, LED lighting and more will create costs savings.
- › NEW JOBS—This effort will create possibilities of new jobs for THA residents and low-income Tacoma residents, in addition to many construction jobs in the community.

► "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 Belinda Hauff



By leveraging private funds THA was able to provide

\$36

MILLION
in construction
funds to renovate
9 buildings



K Street Apartments received RAD refinancing and energy-saving upgrades.

► "THIS REFINANCING SHOWS INVESTOR CONFIDENCE IN THA, ITS PORTFOLIO AND IN TACOMA. IT RENOVATES THA'S PROPERTIES SO THEY WILL PROVIDE TACOMA WITH AFFORDABLE HOUSING FOR MANY YEARS MORE. AND THEY WILL DO THAT WHILE BEING ATTRACTIVE ASSETS TO THEIR NEIGHBORHOODS." —Michael Mirra, THA Executive Director

Focus on Community Development

Tacoma's Hilltop Neighborhood

Hilltop is one of Tacoma's oldest neighborhoods. Traditionally, it is also the most diverse and affordable of neighborhoods, until recently. The Hilltop is changing quickly. It is getting the extension of the city's light rail line. Commercial development and investments are increasing. Residential and retail rents are rising. THA feels a mix of excitement and apprehension about these changes. We are excited that, after decades of disappointed hopes, the Hilltop is about to blossom with a new prosperity. THA has tried to promote this with its own investments. We are also worried. The development threatens to displace many residents and businesses as rents rise. THA seeks to promote the neighborhood's revival in an equitable way so the New Hilltop has room for all incomes and types of households. THA seeks to do this in several ways:

- Spurring equitable development and investment with affordable housing and retail
- Creating the higher density called for in Tacoma's Comprehensive Plan
- Setting a high design bar for the properties it builds and renovates
- Helping the community organize its own effective voice to influence its own development

83%

of rental housing in Tacoma is not affordable to very low-income households

SPRING

Poem by Alyx B, McCarver Scholars

Spring makes me think of beauty
Beauty makes me think of the globe
The globe makes me think of love
Love makes me think of helpfulness
Helpfulness makes me think of litter
Litter makes me think of police men
Police men makes me think of safety
Safety makes me think of my family
Family makes me think of
the People's Center
And the People's Center makes
me think of spring

(Note: People's Center is the new Metro Parks community center in the middle of the Hilltop neighborhood)

Housing Hilltop Planning

THA invited Hilltop neighbors to a series of exercises in 2016 to envision new housing and retail developments. Since then, THA continues to engage those neighborhood voices and to keep that vision fresh.

➤ *Email to THA, February 23, 2016*

MY WIFE AND I ARE BOTH DISABLED AND SHE IS 64 ... I AM 58. ... WE HAVE BEEN SERVED WITH TRUSTEE SALE PAPERS ... OUR HOME IS A 1978 MOBILE HOME ... WE ARE NEEDING TO FIND AFFORDABLE HOUSING ... I GUESS MY QUESTION IS ... IS THERE ANY HOUSING AVAILABLE. OTHERWISE I FEAR WE WILL BE HOMELESS AND UNABLE TO CONTINUE [MY WIFE'S] TREATMENT. WE ALSO ARE RAISING THE LAST ONE OF THREE GRANDCHILDREN AFTER OUR DAUGHTER PASSED AWAY IN 2002. PLEASE ADVISE. THANK YOU IN ADVANCE.



Photo credit: GGLO

TACOMA HOUSING AUTHORITY'S TRANSIT-ORIENTED DEVELOPMENT

Light Rail

Planned Extension

Existing Rail



Apartments with THA's Rent Subsidies

- 1 Eliza McCabe Townhomes
- 2 Guadalupe Vista
- 3 Nativity House
- 4 Hillside Gardens Apartments

THA-owned Properties

- 5 E.B. Wilson Apartments
- 6 Bay Terrace Apartments
- 7 Hillside Terrace Apartments, Phase 1
- 8 Hillside Terrace Apartments, Phase 2
- 9 Alberta J. Canada Senior Apartments

Future Real Estate Development Projects

- 10 Housing Hilltop (150 units)
- 11 Former Key Bank Building
- 12 10th & L Parking Lot
- 13 11th & L Parking Lot
- 14 Hillside Terrace Apartments, Phase 3

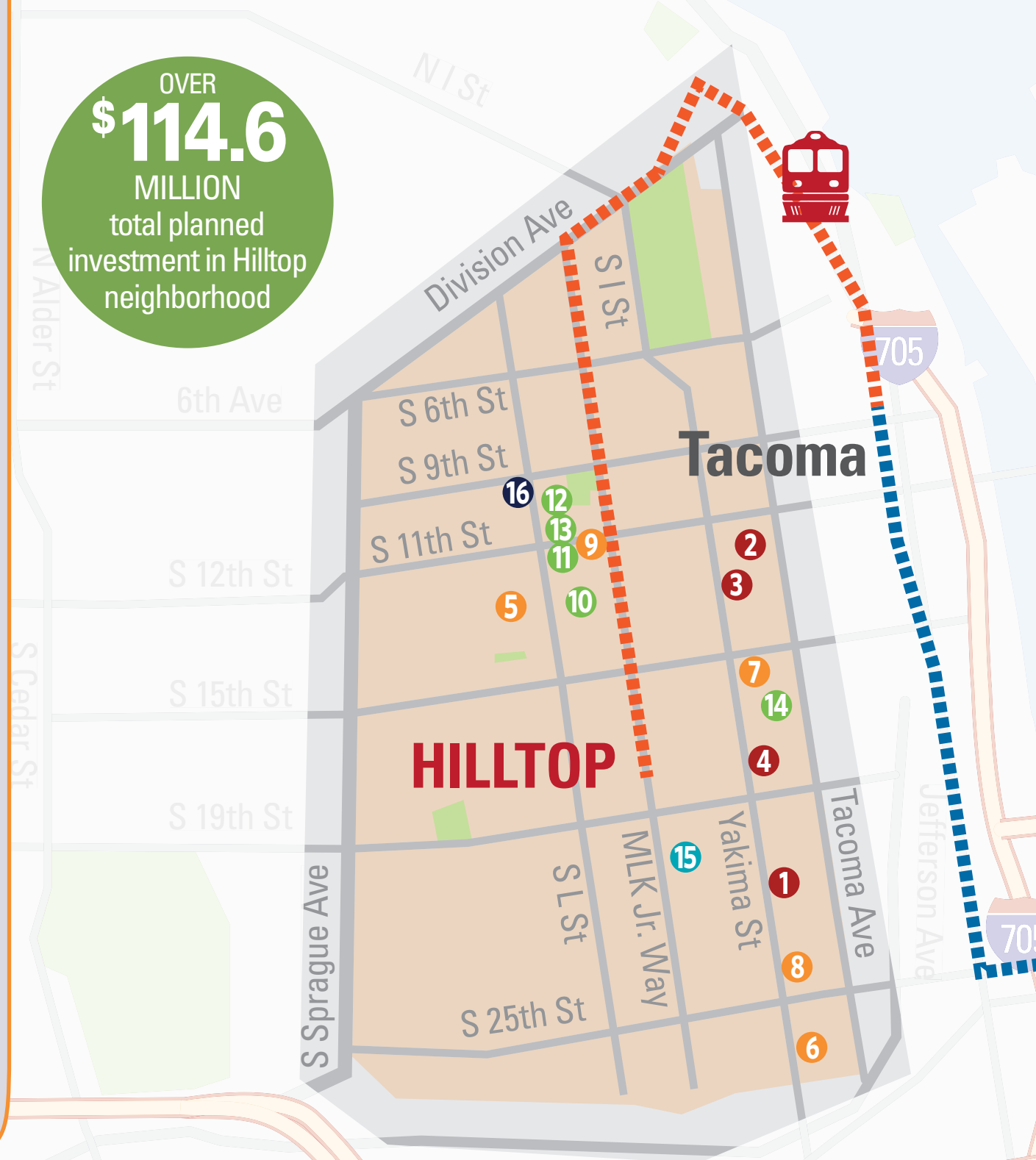
Schools

- 15 McCarver Elementary

THA Offices

- 16 THA Administrative Offices

OVER
\$114.6
MILLION
total planned
investment in Hilltop
neighborhood



10 Housing Hilltop

The second of three new Hilltop developments, this future mixed-income development will include a lively alley improvement and a commercial and neighborhood programming live/work space.

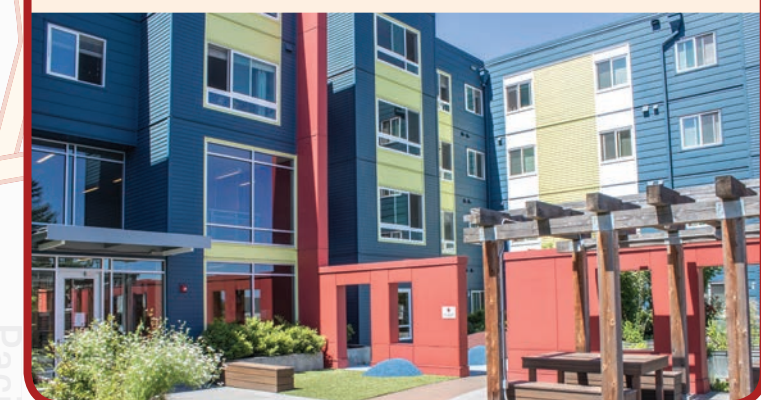
- 12
- 13 150 one-, two- and three-bedroom units
- Within one block of planned light rail line
- Mixed retail and housing design



6 Bay Terrace

THA invested \$45.2 million in Bay Terrace, the first of three new Hilltop developments.

- 144 one-, two- and three-bedroom units
- 6,925 square-foot community center
- Within eight blocks of planned light rail line
- Community garden spaces
- Interactive basketball half court
- Patio and barbecue space
- Head Start program on site for early childhood education
- Four local artist installations



15 McCarver Elementary

THA and Tacoma Public Schools developed a program to help homeless families with elementary students succeed in school by helping them stabilize with housing assistance. In 2016 this program marked its sixth year at McCarver.

- Serves 43 families and 119 children in the Hilltop neighborhood annually
- THA caseworkers and partnering organizations provide families one-on-one assistance with housing and other services
- Families benefit from assistance with career counseling, employment, education and job training
- Annual program evaluation tells us students outperform peers in reading benchmarks
- Tacoma Public Schools committed McCarver to become the first International Baccalaureate elementary school in the district



5 E.B. Wilson Apartments

THA invested \$14 million in renovations that attended to the building's capital needs for the next 15 years.

- 78 apartments for senior and disabled residents
- Near planned light rail line expansion
- Energy-efficient building repairs and upgrades such as better lighting and plumbing, flooring, paint and elevators



TACOMA HOUSING AUTHORITY

VISION

THA envisions a future where everyone has an affordable, safe and nurturing home, where neighborhoods are attractive places to live, work, attend school, shop and play, and where everyone has the support they need to succeed as parents, students, wage earners and neighbors.

MISSION

THA provides high-quality, stable and sustainable housing and supportive services to people in need. It does this in ways that help them prosper and help our communities become safe, vibrant, prosperous, attractive and just.

BOARD OF COMMISSIONERS



DR. ARTHUR
C. BANKS



JANIS
FLAUDING



MINH-ANH
HODGE



STANLEY
RUMBAUGH



DEREK
YOUNG



Tacoma Housing Authority | 902 South L Street | Tacoma, WA 98405 | (253) 207-4400
To learn more about THA's investment in the community visit **TacomaHousing.net**

