1. PURPOSE OF THA’S EDUCATION PROJECT AND PROPOSITIONS TO TEST

THA’s Education Project seeks ways to spend a housing dollar not only to house needy households but also to serve two other purposes:

- help them and their children succeed in school;
- help Tacoma’s public schools and colleges educate low-income students.

THA seeks to do this for three reasons. First, THA’s mission is to help people succeed not just as tenants but also as “parents, students, wage earners and builders of assets who can live without assistance.” THA wants its clients to prosper. In this way, it wants their time with THA to be transforming, and temporary. It wants this especially for children and young people. This success requires school success.

Second, THA wants its communities to succeed. It tries to help neighborhoods be “attractive places to live, work, attend school, shop and play” and to help its city be “safe, vibrant, prosperous, attractive and just.” This requires successful schools and colleges.

Third, public schools and colleges face challenges that low-income students bring to the classroom. For example, it is hard to teach or learn when the student is homeless. Tacoma schools and colleges cannot meet these challenges without help. THA seeks to do its part.

When this works it is a very good use of a scarce THA housing dollar.

THA began this effort surmising it can influence school outcomes. This surmise arose from some facts that are true for most housing authorities and their communities. They are surely true in Tacoma:

- Except for the school district and the public assistance agency, THA serves more low-income children than any other organization in Tacoma. It houses about 1 of 7 Tacoma public school students and about 1 of 4.5 low-income students.
- In serving families, THA is deep into their lives, as landlord, provider of very valuable housing assistance, and provider of supportive services. This gives THA an influence over their behavior and choices.
- THA owns large communities that can be staging grounds for educational initiatives.
- THA resources can lever reforms and investments from school districts and others.

THA’s Education Project is a full partnership with Tacoma Public Schools (TPS), Tacoma Community College, University of Washington Tacoma, other service providers, and funders. To learn more about THA’s Education Project go to www.tacomahousing.org.
2. SOME ELEMENTS OF THA’s EDUCATION PROJECT

THA’s Education Project has about 12 initiatives in three categories: (i) Early Childhood; (ii) P-12\textsuperscript{th} grade; (iii) After high school. Here is a short description of some of them:

2.1 THA’s Tacoma Public Schools Housing Assistance Program \textit{(underway)}

THA pays to house homeless families with children enrolled in Tacoma Public Schools. This program began in 2011 at Tacoma’s McCarver Elementary School. McCarver’s had more homeless students than any other elementary school in the region, possibly the state. As a result, from 2005 and 2011, McCarver’s students had a transient rate ranging each year between 101% and 179%.

The McCarver Housing Assistance Program has five parts. (1) \textit{Housing}: To help stabilize the school, THA provides rental assistance to house 50 homeless McCarver families whose 85 children constitute about 20\% of the school. (2) \textit{Parental Commitments}: The Project initially asked participating parents to keep their children at McCarver. This request was reasonable at the time when the rental market allowed parents with THA’s rental assistance to find housing close to the school. That is not true anymore. Tacoma’s rental market is increasingly unaffordable. Beginning in 2017, the program allows parents to participate from their local school near where they find housing. The program still requires parents to participate actively in their children’s schooling, and invest in their own education and employment prospects. (3) \textit{Supportive Services}: THA and its partners provide services to help parents fulfill their commitments. (4) \textit{TPS Investment}: TPS invested the considerable resources to bring the International Baccalaureate Primary Years Program to McCarver. (5) \textit{Program Evaluation}: A third party evaluator tracks an array of program and participant outcomes.

The outcomes from the first five years of the project (2011-2016) were promising. The school’s annual transient rate declined from 114\% prior to THA’s initiative down to 82\% at the end of year 4. Reading scores for cohort children went up by 33\% in the first year, nearly three times faster than comparable cohorts. In the second and third year, the cohort children retained those gains, performing above all other children at the school. By the end of year 4 cohort students were performing at levels comparable to all students across the district. The average earned income of the cohort families doubled. (Although the median income did not change, reflecting challenges of disability, trauma and addiction facing about a third of the families.)

These encouraging results allowed THA and TPS and their partners to plan the expansion of the program to more homeless students in all Tacoma schools and all grades, beginning in September 2019.
2.2 THA’s College Bound Scholarship Enrollment Project

Between 2008 and 2013, THA signed up nearly all of its 8th graders each year in Washington State’s College Bound Scholarship Program (CBS). CBS is a promise the state has made to every low-income child in the state: if he or she graduates from high school, with at least a 2.0 G.P.A., stays out of serious trouble and enrolls in a qualified post-secondary program, the state will ensure grants to make tuition affordable. There is a catch. The student and his or her parent/guardian must sign up for the program by the end of 8th grade. When the program began, for lack of that signature, nearly half the state’s eligible children missed this chance.

THA resolved to sign up all its 8th graders, every year. THA started by adding the CBS application to the forms families fill out yearly as participants in THA’s housing programs. Within 3 years THA reached 100% sign up rate. At the same time, TPS led an aggressive district-wide enrollment effort focused on the middle schools. That district effort now enrolls virtually all Tacoma’s eligible 8th graders yearly. This has allowed THA to subordinate its own efforts.

<table>
<thead>
<tr>
<th>Students Enrolled in the Washington State College Bound Scholarship Program by the End of Eighth Grade*</th>
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<tbody>
<tr>
<td>THA</td>
</tr>
<tr>
<td>Tacoma Public Schools</td>
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<tr>
<td>Washington State</td>
</tr>
</tbody>
</table>

This positive experience with its own enrollment efforts was an early success of THA’s Education Project. It encouraged THA to think that indeed a housing organization like THA could influence educational outcomes.

2.3 THA’s Children’s Savings Account Program for Students of New Salishan

Children’s Savings Accounts (CSAs) are asset-building accounts for education purposes school. These accounts can start as early as birth. Research concludes that low to moderate-income students with these accounts are three times more likely to enroll in college and four time more likely to graduate than their peers without such accounts. See www.prosperitynow.org.

In the fall of 2015 THA launched its CSA Program for all Salishan children who attend public school. Salishan is THA’s largest community with about 850 renter households and 350 homeowners. It is an award winning master planned neighborhood. It has an elementary school, a middle school, a regional primary health clinic, and a regional recreation and community center all inside the community or next door.

THA CSA’s program is designed 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. It will knit the region’s most diverse neighborhood
together by eliciting and enlisting its shared hope and expectation that its children will go to college. THA’s CSA Program has these parts:

**Elementary School Stage:** When a Salishan student enrolls in elementary school, THA offers a savings account in his or her name. THA is the account custodian. THA makes an initial $50 deposit into the account. THA matches the family’s deposit into the account up to $400 per year. This match will continue through 5th grade. The match stops at the end of 5th grade.

**Middle School through High School Stage:** When students reach 6th grade they can earn more deposits by meeting milestones set for each grade. E.g: improved attendance; extracurricular activities, improved Grade Point Average; enrolling in the College Bound Scholarship Program; taking college preparatory courses; applying to college; 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.

The program’s contributions to those accounts will 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. These costs include the non-tuition costs of attendance, particularly housing.

The program is tracking mid-term and long term metrics. The main one are: academic performance during participation, high school graduation rates, college enrollment rates, college graduation rates; getting unbanked families banked.

THA seeks a partner to expand this program to all Tacoma children.

### 2.4 THA’s College Housing Assistance Program (CHAP)

THA pays to house 250 homeless or near homeless students enrolled at Tacoma Community College (TCC) and the University of Washington Tacoma. The Harvard Kennedy School Ash Center for Democratic Governance and Innovation named CHAP one of the “Top 25 Innovations in American Government for 2018.” This program began as a pilot in 2014, housing 45 homeless TCC students. Two years of outcomes encouraged THA and TCC to expand it to its present scale.

<table>
<thead>
<tr>
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<th>Homeless/Near Homeless TCC Students Receiving Housing Assistance (47)</th>
<th>Homeless/Near Homeless TCC Students Receiving No Housing Assistance (156)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduated or Remaining Enrolled</td>
<td>60%</td>
<td>16%</td>
</tr>
<tr>
<td>Grade Point Average</td>
<td>3.05</td>
<td>2.75</td>
</tr>
</tbody>
</table>

The expanded CHAP now houses students in three ways:

**Rental Assistance**

**First,** THA provides rental assistance to 150 homeless or near homeless students at TCC. About 70% of these students are parents. Students must make adequate academic progress toward a degree. The assistance lasts until graduation or 3 years.
The program includes 25 homeless TCC students who begin their studies while in prison. Most of them are mothers reuniting with children. Their housing problems are particularly challenging.

**THA’s Housing**

**Second.** THA also rents its own housing to homeless or near homeless TCC students. As originally designed, the CHAP presumed that its rental assistance would allow students to rent housing on the rental market reasonably close to the TCC campus. That worked until 2017 or so when the rental market around the campus, even with rental assistance, became unaffordable. In response, THA purchased apartments within walking distance of the campus. It now owns 120 apartments. THA also purchased a 7 acre mall across the street from the campus. Within the next 5 years or so, on this mall, THA and its partners will develop 300 to 500 apartments, with commercial and community space. A portion of these apartments will be available to TCC students.

**Contracts with Private Apartments**

**Third.** THA has long term contracts with owners and developers of market rate apartments. These contracts set aside apartments for homeless or near homeless TCC or University of Washington Tacoma students. THA provides a subsidy to the owner to pay down the rents to levels affordable to those students. To date, THA has 114 apartments under such contracts within an easy walk of either the TCC campus or the campus of the University of Washington Tacoma. THA seeks to expand this to still other privately owned apartment complexes.

2.5 **Educational Services in THA Communities**

THA communities can be good staging grounds for educational services. This is an advantage for those educational services that are more effective when they are part of the visible, walking landscape. For example, THA’s community of New Salishan has Lister, Roosevelt and Blix elementary schools and First Creek Middle School either within its borders, next door or just down the street. Other educational services at THA properties include:

- Head Start program at Bay Terrace property.
- THA’s summer lunch and literacy program in three housing sites
- Computer labs at all family communities, with tutoring.
- Mentoring and tutoring programs provided by community partners.

2.6 **THA’s Distribution of Children’s Books**

THA distributes nearly 10,000 children’s books every year. THA does this in several ways:

- All its properties and offices have bookcases filled with children’s books. A sign encourages people to take books.
● THA staff encourage clients to take books, and offer a soft word about the value of reading for children.

● THA inspectors carry children’s books with them. They offer the books when visiting an apartment. These offers can also “soften” an encounter that can otherwise be an anxious moment.

2.7 Campaign of Expectations
School success depends in part on what students feel people expect of them. A community can be a useful source of expectations. This is most likely in a discrete community of families that already identifies itself in positive ways. THA’s housing communities provide that chance. For example, THA seeks to embed the expectation that its client children shall read on grade level and graduate from high school. This campaign of expectations will include the following efforts:

● College Bound Scholarship Enrollment Project
● educational expectations imbedded into individual case management plans
● free books program at all THA properties and offices

● celebrate graduations from elementary school, middle school and high school, and college send-offs.

2.8 Data Collection and Performance Measures
THA has an agreement with Tacoma Public Schools to share data. This allows THA and TPS to track performance measures to assess the effect of its Education Project.

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