

MHA DECONCENTRATION POLICY **(April 2021)**

The Medford Housing Authority's (Authority) policy is designed to prevent a concentration of poverty and promote income mixing by bringing higher income families into lower income developments and lower income families into higher income developments.

The Medford Housing Authority (Authority) will annually calculate the average income at its (2) family covered developments, Willis Avenue Family Development and LaPrise Village Family Development, to obtain the **Authority-Wide Average Income**. The Authority will separately calculate the average income of all Households at each of the two developments above to obtain the **Development Average Income**.

If a Development Average Income is above 115% of the Authority-Wide Average Income, such development will be considered a **High-Income Development**.

If a Development Average Income is below 85% of the Authority-Wide Average Income, such development will be considered a **Lower-Income Development**.

The Authority will also annually monitor the income levels of families approaching the top of the waiting list(s).

The results of the annual analysis may require adjustments to the ACOP and/or the need to offer incentives to eligible families that would help accomplish the deconcentration objectives at a High-Income Development or Low-Income Development. Incentives will be offered relative to the need for higher or lower income families, and will be uniform and nondiscriminatory.

Such adjustments and incentives that may help such deconcentration objectives are but not limited to:

- Skipping a family on the waiting list to choose an eligible higher income family from the waiting list to be offered the next available unit at the Lower-Income Development. Similarly, the MHA may choose an eligible lower income family from the waiting list to be offered the next available unit at the High-Income Development. A family would be notified that it has the sole discretion whether to accept an offer of a unit under the Deconcentration Policy.
- Offering higher income families who are eligible for a transfer to be offered the next available unit at the Lower-Income Development. Similarly, the MHA may choose lower income families to be offered the next available unit at the High-Income Development.
- Consider marketing strategies to inform the general public about rental opportunities for families within the extremely low or low income limits as appropriate for deconcentration of covered developments. At this time the Income Preference for admission to Public Housing Developments at the Authority is Low (80%) Income Limits.

Any such changes to the ACOP will be in consultation with the Resident Advisory Board, residents, and the community through the MHA Annual Plan Process.

Results of 2021 Income Analysis for Covered Developments.

Development	Average Family Income	Acceptable Range (85% - 115%)
All Covered Developments*	29,721.	25,263. – 34,719.
Willis Avenue Development*	30,198.	Within
LaPrise Village*	29,226.	Within

***Source MHA Resident Database May 2021**

Medford Housing Authority (MHA) Established Income Range of 85% to 115% for Covered Developments utilizing Unit Adjustment Average Income

MHA Covered Developments (2). Development Name	Covered Development Average Income/MHA-Wide Average Income	X 100	Established Income Range 85% - 115%
MHA Wide Unit Average Income is 26,536. (Exhibit A)			
MHA Wide Income Range 85% - 115% is 22,556. – 30,516.			
Willis Avenue Average Income is 26,923 (Exhibit B)			
Willis Avenue Development	26,923./26,536.	100 =	101%
LaPrise Village Average Income is 26,569. (Exhibit A)			
LaPrise Village	26,569./26,536.	x 100 =	100%

- See Exhibit A. MHA- Wide with Unit Size Adjustment Income
- See Exhibit B. Willis Avenue Development with Unit Size Adjustment Income
- See Exhibit C. LaPrise Village Development with Unit Size Adjustment Income

Exhibit A.

MHA- Wide with Unit Size Adjustment Income

MHA covered developments:

Development Name	# of Units	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Willis Avenue	149	18	56	57	18
LaPrise Village	141	0	84	51	6
Totals	290	18	140	108	24

Average Income of MHA Wide covered developments:

Covered Developments:	Average Income
Willis Avenue /LaPrise Village	29,721.

Bedroom Adjustment Factors applied to MHA-Wide covered developments bedroom totals:

Bedroom Size	Number of Units x	Bedroom Adjustment Factor	Sum
1	18	.85	15.30
2	141	1.0	141.
3	108	1.25	135
4	24	1.4	33.6
Total	291		324.9

Unit Adjustment Factor MHA Wide:

Total Sum / Total Units =	PHA – Wide Unit Adjustment Factor
324.9 / 290 =	1.12

MHA Wide Unit Adjustment Factor Average Income:

PHA – Wide Average Income / PHA Wide Unit Adjustment Factor	Adjusted Income
29,721./ 1.12 =	26,536.

Exhibit B

Willis Avenue Development with Unit Size Adjustment Income

Development Name	# of Units	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Willis Avenue	149	17	57	57	18

Average Income of Willis Avenue covered development

Covered Development (1) of (2)	Average Income
Willis Avenue	30,198.

Bedroom Adjustment Factors applied to Willis Avenue

Bedroom Size	Number of Units x	Bedroom Adjustment Factor	Sum
1	17	.85	14.45
2	57	1.0	57.
3	57	1.25	71.25
4	18	1.4	25.2
Total	149		167.90

Unit Adjustment Factor Willis Avenue:

Total Sum / Total Units =	PHA – Wide Unit Adjustment Factor
167.9 / 149 =	1.12

Willis Avenue Unit Adjustment Average Income:

Willis Avenue Average Income / Willis Avenue Unit Adjustment Factor	Adjusted Income
30,198. 1.12 =	26,923.

Exhibit C

LaPrise Village Development with Unit Size Adjustment Income

Development Name	# of Units	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
LaPrise Village	141	0	84	51	6

Average Income of LaPrise Village covered development:

Covered Development (1) of (2)	Average Income
LaPrise Village	29,226..

Bedroom Adjustment Factors applied to LaPrise Village:

Bedroom Size	Number of Units	Bedroom Adjustment Factor	Sum
1	0	0	
2	84	1.0	84.
3	51	1.25	63.75
4	6	1.4	8.4
Total	141		156.15

Unit Adjustment Factor LaPrise Village:

Total Sum / Total Units =	PHA – Wide Unit Adjustment Factor
156.15 / 142 =	1.10

LaPrise Unit Adjustment Average Income:

LaPrise Village Average Income / LaPrise Village Avenue Unit Adjustment Factor	Adjusted Income
29,226../1.10 =	26,569..

The Medford Housing Authority has (2) general occupancy (family) public housing developments covered by the deconcentration rule.

Neither development has average incomes above or below 85% to 115% of the average income of both developments combined.

The MHA completed its income analysis of utilizing both methodologies as defined by HUD. Presently the upper limit income at the (2) qualified properties falls below income at which a family would be defined as an extremely low-income family under 24 CFR 5.603 (b). An analysis of the waiting list shows that 88%* of the families on the waiting list are defined as extremely low-income families.

The Medford Housing Authority is on target with its obligation to admit annually at least 40% families whose incomes are below 30% of area median income.

The Medford Housing Authority Admissions and Continue Occupancy Policy (ACOP) and the Section 8 Administrative Plan contain procedures and policies that govern the program waiting lists, applicant and tenant eligibility, selection and admission including admission preferences.

*April 2021 Applicant Statistics Federal Family Waiting List