

## **Deconcentration of Poverty and Income Mixing**

HUD requires housing authorities to create a policy to promote deconcentration of poverty and income mixing in its ‘covered’ developments and to affirmatively further fair housing in the Authority’s admissions policies in accordance with HUD regulations.

It is Columbia Housing Authority's policy to provide for deconcentration of poverty and encourage income mixing by bringing higher income families into lower income communities and lower income families into higher income communities. Toward this end, we may skip families on the waiting list to reach other families with a lower or higher income. We will accomplish this in a uniform and non-discriminating manner.

The Columbia Housing Authority will affirmatively market our housing to all eligible income groups. Lower income residents will not be steered toward lower income developments and higher income people will not be steered toward higher income developments.

Prior to the beginning of each fiscal year, we will analyze the income levels of families residing in each of our communities, the income levels of census tracts in which our communities are located, and the income levels of the families on the waiting list. Based on this analysis, we will determine the level of marketing strategies and deconcentration incentives to implement. This information is available in the Columbia Housing Authority’s Deconcentration of Poverty Plan.

## **Deconcentration Incentive in Public Housing**

The Columbia Housing Authority may offer one or more incentives to encourage applicant families whose income classification would help to meet the deconcentration goals of a particular community.

Various incentives may be used at different times, or under different conditions, but will always be provided in a consistent and nondiscriminatory manner.

## **Deconcentration of Poverty Determination Factor**

The first step is to determine what the average income is for each AMP (considered an Asset Management Project or development). The average income for the five AMPs at the Columbia Housing is as follows:

<b>Developments</b>	<b>Average Income</b>
AMP 1	\$10,939
AMP 2	\$19,659

AMP 3	\$14,905
AMP 4	\$13,342
AMP 5	\$20,218

**Then agency wide average household Income is \$15,345.00.**

The next step is to then determine what is 85% and 115% of the average. Per calculations, 85% of income would be **\$13,043.00** and 115% is **\$17,647.00**. All properties should have an average income that falls between 85% and 115% of the average. By using this method, the appropriate action is taken to ensure that tenancy folders routed to communities for lease up are representative of all levels of income and there are no discrepancies involving income steering.

***Indicated in the chart above, all AMPs are between the 85% and 115% with the exception of AMP 1 below 85% and AMP 2 which is currently above 115%.***

<b>Deconcentration Policy for Covered Developments</b>			
Development Name	Number of Units	Explanation (if any) {step 4 at 24 CFR 903.2©(1)(iv)}	Deconcentration policy (if no explanation) {see step 5 at 24 CFR 903.2©(1)(v)}
AMP 1	170	AMP 1 is less than 85% of average. This AMP is primarily comprised of housing for elderly and near elderly populations. The income of such group is limited due to fixed	See Policy

		benefits such as Social Security.	
AMP 2	180	AMP 2 is greater than 115% of average. This AMP consists primarily of family housing single.	See Policy
AMP 3	472	Average within range	See Policy
AMP 4	382	Average within range	See Policy
AMP 5	194	AMP 5 is greater than 115% of average.	See Policy