

Affirmatively Furthering Fair Housing



What is Affirmatively Furthering Fair Housing?

The Fair Housing Act of 1968 (FHA) prohibits housing discrimination based upon race, color, religion, sex, disability, familial status, or national origin.

However, forces driving residential segregation persist, resulting in neighborhoods with concentrated poverty, limited access to opportunity, and other disproportionately experienced problems. Current forces that segregate communities include land-use and zoning practices, past and present discriminatory practices, and long-term disinvestment.

Land use and zoning policies, **such as the segregation of single-family residential zoning and multifamily residential zoning,** have made it difficult for lower-income residents to access certain communities and in turn continues the cycle of segregation.

The cycle of segregation has generational impacts. Neighborhoods with concentrated poverty and limited access to opportunity, particularly to homeownership opportunities, have limited means to build general wealth. Meanwhile neighborhoods with higher median income, proficient schools, and access to well-paying jobs can access homeownership opportunities, furthering a wealth gap that can persist generationally.

Affirmatively furthering fair housing (AFFH) uses housing and land use policy to prevent segregation and concentration of poverty through removing barriers to fair housing choice and increasing access to opportunity, like **well-paying jobs, high performing schools, and healthy environmental conditions.**

What does Assembly Bill 686 (AB 686) require?

With the passage of AB 686, California state and local agencies are required to affirmatively further fair housing (AFFH) through deliberate action to reverse patterns of segregation to build inclusive communities. Housing Elements updated after January 1, 2021, must include an **Assessment of Fair Housing (AFH)** to put policies in place that replace segregated living patterns with integrated and balanced living patterns.

The AFH must include:

- **Outreach:** A diligent effort to equitably include all community stakeholders in the Housing Element public participation process
- **Assessment of Fair Housing:** An assessment that include an analysis of the following:
 - » Patterns of segregation and/or integration with regards to race, income, familial status, and disability
 - » Access to opportunity, such as quality schools, public transit, job proximity, and clean, healthy environment
 - » Disproportionate housing problems and displacement risk
 - » Other relevant factors, such as land use and development patterns

- **Site Inventory Analysis:** Evaluation if land available for housing continues current patterns of segregation or will improve fair housing choice through integration and access to opportunity
- **Priorities, Goals, Actions:** Adopt policies with programs that remediate fair housing issues, dismantle segregation, and increase access to opportunity within the community.

AFFH Data and Mapping

The California Department of Housing and Community Development has created an **interactive mapping tool** that can be used to explore the various AFFH data layers, export maps, and incorporate and map other data.



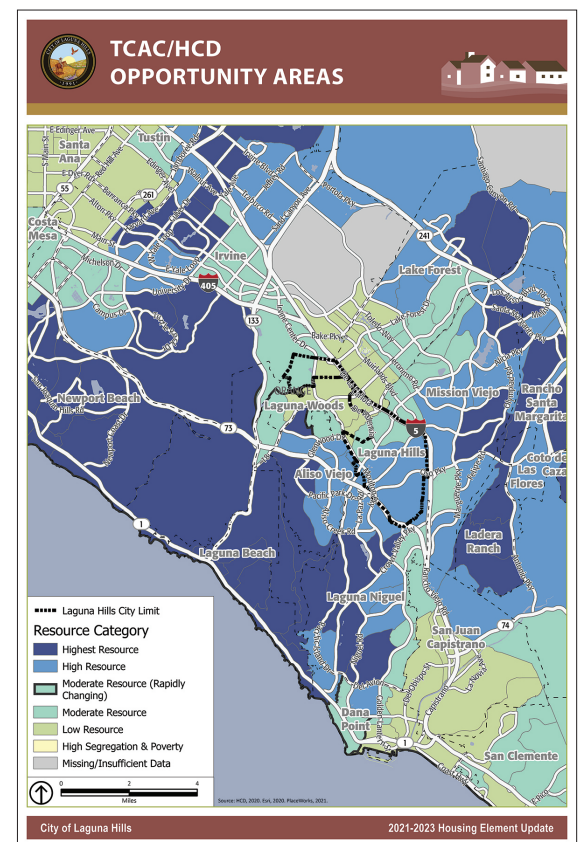
(<https://affh-data-resources-cahcd.hub.arcgis.com>)

The Laguna Hills AFH Section of the Housing Element evaluates segregation/integration, access to opportunity, and disproportionate housing problems through the following maps: Opportunity Areas, Diversity (2010), Diversity (2018), Population with Disability, Median Income, Single Households, Job Proximity, Linguistically Isolated Population, Overpayment by Renters, Overpayment by Owners. Three example maps are included in the workshop.

Map 1: Tax Credit Allocation Committee (TCAC)/ Department of Housing & Community Development (HCD) Opportunity Areas

The TCAC/HCD Opportunity Maps identify areas within the community that provide good access to opportunity for residents or, conversely, provide low access to opportunity. TCAC/HCD Opportunity map categorizes census tracts into high, moderate, or low resource areas based on a composite score of environmental, economic, and educational factors. These factors include median income, median housing prices, school performance, job proximity, and environmental conditions, among others, to understand access to opportunity in terms of health, economic attainment, and education attainment.

- » **Highest Resource:** Access to the best outcomes
- » **High Resource:** Access to very highly positive outcomes
- » **Moderate Resource:** Access to either somewhat positive outcomes or positive outcomes in a certain area but not all areas (e.g., score high for health, education but poorly for economic attainment)
- » **Moderate Resource (Rapidly Changing):** Moderate resource area scores just below the High Resource threshold and are experiencing rapid increase in opportunity area(s).
- » **Low Resource:** Opportunity-poor and lack of access results in negative outcomes or perpetuated outcomes (such as perpetuated poverty).



Map 2: Diversity Index

The Diversity Index represents the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups, with 0 indicating no diversity and 100 indicating complete diversity. An area's diversity index increases to 100 when the population is evenly divided into two or more race/ethnic groups. Diversity calculations include up to seven race groups: six single-race groups (White, Black, American Indian, Asian, Pacific Islander, Some Other Race) and one multiple-race group (two or more races). Each race group is divided into two ethnic origins, Hispanic and non-Hispanic.

- » (Score < 40: Lowest Diversity
- » Score < 55: Low – Moderate Diversity
- » Score < 70: Moderate Diversity
- » Score < 85: Moderate – High Diversity
- » Score > 85: Highest Diversity

Map 3: Median Income

The Median Income Map identifies the median income for each census tract based on American Community Survey data for 2019. The area median income for a four-person household in Orange County was \$97,900 in 2019 and increased to \$106,700 in 2021. See the median income in comparison to the threshold for Very Low Income, Low Income, Moderate Income, and Above-Moderate income limits for a four-person household in 2019.

- » ≤ \$48,000: Less than Very Low Income limit (\$59,350)
- » ≤ \$ 72,000: Less than Low Income limit (\$94,950)
- » ≤ \$102,000: Less than Moderate Income limit (\$117,500)
- » ≤ \$145,000: Exceeds Above-Moderate Income limit (> \$117,500)
- » > \$145,000: Exceeds Above-Moderate Income limit (> \$117,500)

