



# AFFIRMING BELONGING

## *Expanding State and Local AFFH Efforts*

Affirmatively Furthering Fair Housing (AFFH) is a mandate under the Fair Housing Act that requires governments to take proactive steps to dismantle barriers to housing choice and address patterns of segregation and discrimination.<sup>1</sup> With federal enforcement weakening and racial disparities in housing growing, state and local governments must play a central role in ensuring fair, inclusive housing for all. This policy brief offers recommendations, best practices, and examples of existing state and local AFFH policies to help jurisdictions develop and adopt strong, community-centered AFFH strategies.

## I. FROM FEDERAL MANDATE TO LOCAL IMPERATIVE

When AFFH is intentionally embedded in state and local governance structures, planning processes, and funding decisions, the results are transformative. The benefits of expanding AFFH at the state and local level are not only structural—dismantling segregation and preventing discrimination—but also material, supporting long-term health, community wealth-building, and community resilience for people most harmed by housing injustice.

### A. Expanding Housing Access & Reducing Segregation

State and local AFFH policies can play a critical role in dismantling segregation and building communities where all residents can thrive. Meaningful community engagement must be at the center of these efforts, ensuring that policies are informed by the voices and experiences of those most impacted and that new development strengthens, rather than displaces, existing communities.

1. **Maryland's AFFH law**<sup>2</sup> requires the Department of Housing and Community Development to ensure its programs and partnerships actively further fair housing and avoid actions that conflict with this mandate. Political subdivisions and housing authorities must submit an Assessment of Fair Housing to the Department as part of their comprehensive planning process.
2. **California's AFFH Framework**<sup>3</sup> mandates that all jurisdictions take “meaningful actions” to address patterns of segregation, disinvestment, and barriers to fair housing choice. Local jurisdictions are also required to include an AFFH analysis

within the comprehensive housing elements of their general plans and to adopt policies and programs that reduce inequities in housing and community development for members of protected classes.

3. **Connecticut's first AFFH law** was adopted in 1991,<sup>4</sup> focused on affirmatively furthering fair housing in state housing programs, and regular reporting on AFFH progress. Connecticut later added a requirement for mobility counseling in state rental assistance programs, and incorporated AFFH into the state zoning enabling act in 2021.
4. **New York's AFFH law** requires the Commissioner of the Division of Housing and Community Renewal to produce a comprehensive fair housing report every five years, with interim progress updates every two years, ensuring transparency and public participation in advancing fair housing goals.<sup>5</sup>
5. In 2020, the **Boston Zoning Commission** voted to amend the zoning code, requiring residential projects undergoing Large Project Review and/or Planned Development Area Review to consider impacts on area residents historically discriminated against so that steps can be taken to reduce those impacts and address past histories of exclusion. Developers are required to complete an analysis using an AFFH Assessment Tool, informed by a displacement analysis and historical exclusion data provided by the Boston Planning and Development Agency.<sup>6</sup>
6. **Louisville, Kentucky** implemented a displacement impact assessment requirement for all major housing and land-use decisions, ensuring that policies are not only inclusive in theory but equitable in practice.<sup>7</sup>

## B. Leveraging Cross-Sector Solutions

Effective AFFH strategies are integrated with other systems—education, transportation, climate resilience, and workforce development—creating multiplier effects across sectors. By approaching housing equity as part of a broader justice ecosystem, these places are creating more holistic, sustainable, and community-centered AFFH outcomes.

1. In its Assessment of Fair Housing under the 2015 federal AFFH rule, the **City of New Orleans** engaged over 100 stakeholder organizations and heard many residents express concern about disparities in access to “good schools,” the lack of housing near schools, problems with resources at schools, and a desire for schools that were more integrated into neighborhoods. This led the city to make “location of proficient schools and school assignment policies” a high priority in its fair housing goals.”<sup>8</sup>
2. **California's Transformative Climate Communities (TCC) program** demonstrates how housing, transit, and environmental justice can be braided into a single

investment strategy, directing over \$326 million into historically redlined communities.<sup>9</sup>

3. **Massachusetts' MBTA Communities Zoning Law** exemplifies how linking zoning reform to transit-oriented development can increase multifamily housing in exclusionary suburban communities. By requiring denser housing near transit, the policy advances affordability and creates more connected, inclusive communities.<sup>10</sup>

## II. POLICY RECOMMENDATIONS

To advance housing justice and embed AFFH into the fabric of local and state governance, jurisdictions must move beyond rhetorical commitments and adopt bold, enforceable, and community-driven policy solutions. The following recommendations are drawn from model practices and lived experiences across the country and offer a strategic roadmap for embedding equity, accountability, and sustainability into state and local AFFH efforts.

### A. Codify AFFH into State and Local Law

Legal mandates are among the most powerful tools to ensure accountability and sustainability in AFFH implementation. Codification transforms AFFH from a planning principle into a legal obligation, increasing the likelihood that it can withstand political shifts and administrative backsliding.

#### Key Actions:

- a) Replicate and adapt **California's AB 686**<sup>11</sup> or **Maryland's Affirmatively Furthering Fair Housing law**, requiring local governments to take "meaningful actions" to combat segregation, foster inclusive and connected communities, and expand pathways to housing, economic, and social opportunities.
- b) Pass local ordinances like **Louisville's Anti-Displacement Ordinance**<sup>12</sup> or **Boston's AFFH rule**<sup>13</sup>, embedding anti-displacement protections and tenant rights into municipal code and local planning.

### B. Increase Investment in Fair Housing Enforcement and Capacity Building

Without funding, fair housing mandates remain unenforceable. Local and state governments must commit to sustained investment in fair housing infrastructure, including legal aid, compliance monitoring, and technical assistance for smaller jurisdictions.

### Key Actions:

- a) **Expand fair housing enforcement budgets**, as Boston has done, to increase audits, investigations, and legal support.<sup>14</sup>
- b) **Incorporate AFFH-forward provisions** in state and local administration of housing programs, and state land use rules.<sup>15</sup>
- c) **Invest in public data tools** and dashboards to increase transparency, track displacement, and monitor AFFH compliance. Examples include New York's [Assessment of Fair Housing \(AFH\) Mapping Snapshot data tool](#) and Detroit's [Neighborhoods & Housing Dashboard](#).

## C. Embed Racial Equity Impact Assessments and Community Governance into Policy Processes

Communities most harmed by discriminatory housing practices must be at the center of policy design, implementation, and evaluation. Structural change requires shifting power to impacted residents.

### Key Actions:

- a) **Require land use racial equity impact assessments (REIAs)** for all major housing, zoning, and development decisions, as implemented in New York City and Washington, DC.<sup>16</sup>
- b) Institutionalize **community-led planning processes**, including participatory budgeting, co-governance models, and direct funding for tenant and community-led initiatives. In order to ensure a planning process that is community-led, compensate residents for their time and expertise, offer translation, childcare, and transportation, and ensure accessible education around housing policy.

## D. Foster Cross-Sector Collaboration and Regional Coordination

AFFH cannot operate in a silo. AFFH rule supports integrated assessment and planning approaches that can more closely examine and address patterns of disinvestment and barriers to opportunity. If successfully implemented, AFFH can help align investments in transportation, education, housing, infrastructure, public health, and economic development to foster access to opportunity for those currently being left out.

## Key Actions:

- a) Develop **regional AFFH compacts** among municipalities, housing authorities, and MPOs to share data, align policy, and reduce exclusionary practices across boundaries.
- b) Create **multi-issue coalitions**—combining housing, education, and voting rights advocacy—to build broad political support and address intersectional barriers.

These policy recommendations are not theoretical—they are rooted in the experiences of communities across the country and reflect practices that are already generating impact. When AFFH is codified, resourced, and co-governed by the people most affected, it has the potential to move beyond compliance and become a vehicle for justice.

## III. CALL TO ACTION

Federal protections are eroding, segregation is resurgent, and racial disparities in housing are deepening. Yet across the country, from California to Massachusetts, and from New York to Detroit, states and cities are showing what is possible when equity is embedded in law, policy, and community-led planning. The path forward is clear:

1. Enshrine fair housing in law, planning, and regulatory processes.
2. Equip communities with strong tools to connect housing, health, education, transportation, and economic development.
3. Foster deep, inclusive community engagement to guide assessment and action.

Your community has the power to lead. Local and state policy solutions can create durable, equity-centered AFFH frameworks that outlast political cycles. You are not alone in this work - national advocates are ready to support. Let us seize this moment to deepen our commitment to housing justice, transform the policies that govern our communities, and build housing futures rooted in belonging, inclusion, and shared power.

## ACKNOWLEDGMENTS

- PolicyLink
- PRRAC

# REFERENCES

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