



# **Draft Affirmatively Furthering Fair Housing (AFFH) Plan**

**May 2026**

---

## **1. Introduction**

With adoption of Assembly Bill (AB) 686 in September 2018, all housing elements completed on or after January 1, 2019 must include a program that promotes and affirmatively furthers fair housing throughout the community for all persons, regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, or any other characteristics that are protected by the California Fair Employment and Housing Act (FEHA), Government Code Section 65008, and all other applicable State and Federal fair housing and planning laws. Under state law, affirmatively furthering fair housing means to take “meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”<sup>1</sup>

The law also requires that all housing elements completed as of January 1, 2021, or later include an Assessment of Fair Housing (AFH) that is consistent with the core elements of the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule from July 2015. This report summarizes key findings from the Assessment of Fair Housing, which was completed in accordance with current HCD guidance regarding the application of the new AB 686 requirements, as well as a detailed reading of the California Government Code.<sup>2</sup> The housing element land inventory, as well as the identification of sites, must also be consistent with the findings of the fair housing assessment, and the jurisdictions obligation to affirmatively further fair housing under applicable state law.

Affirmatively Furthering Fair Housing (AFFH) means taking meaningful action, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to affordable housing options based on protected characteristics.

This AFFH (“Plan”) is intended to assist Colfax in meeting its obligations under California Government Code Sections 65580–65589.11, including the requirement to Affirmatively Further Fair Housing (AFFH) pursuant to Assembly Bill AB 686.

The purpose of this Plan is to:

- Promote equitable housing opportunities for all residents;
- Reduce barriers to affordable housing production;
- Prevent housing discrimination and displacement;
- Expand access to opportunity-rich neighborhoods;
- Support compliance with state Housing Element law and HCD guidance.

This Plan is designed as a practical, low-cost implementation framework appropriate for a small rural Sierra foothill community with limited staffing and fiscal capacity.

California HCD guidance emphasizes that jurisdictions must proactively address segregation, disparities in opportunity, and barriers to housing choice through local planning and policy actions.

---

## 2. Background

The Fair Employment and Housing Act (FEHA) provides broad protections to California residents, prohibiting housing discrimination through public or private land-use practices, decisions, and authorizations based upon “race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, or genetic information.” Also, Government Code section 65008 prohibits discrimination against affordable housing based on financing or occupancy by low- and moderate-income households. With the passage of AB 686, state and local public agencies are required to affirmatively further fair housing through deliberate action to explicitly address, combat, and relieve disparities resulting from past and current patterns of segregation to foster more inclusive communities. Importantly, AB 686 also creates new housing element requirements applying to all housing elements after January 1, 2021.

These requirements include:

- An assessment of fair housing practices,
- An analysis of the relationship between available sites and areas of high or low resources, and
- Actions in the form of programs/policies to affirmatively further fair housing.
- Identify barriers to fair housing choice

Protected Characteristics include but are not limited to:

- Race
  - Color
  - Religion
  - National origin
  - Gender
  - Familial status
  - Disability (mental or physical)
  - Age
  - Medical condition
- 

### 3. Community Context

Colfax is a small historic rail town located in the rural foothills of the Sierra Nevada, in Placer County. It has limited developable land, aging housing stock, wildfire constraints (very high and high hazard severity zones). The city covers an area of 1.3 square miles. It is bisected by Interstate-80. The City has constrained municipal resources and limited staff.

Key demographics include the following:

- **Population:** Estimated between 2,058 and 2,407 residents as of 2024–2026.
- **Median Age:** 35.8–38.6 years.
- **Median Household Income:** Approximately (\$42,663\ (2024 data).
- **Citizenship:** Approx. 95% are US citizens

#### Race & Ethnicity

- **White:** (79% – 89%)
- **Hispanic:** 10% – 12%)
- **Two or More Races:** (6% – 9%)
- **Asian/Black/Native American:** Minor percentages (0% – 3%) [[1](#), [2](#), [3](#), [4](#)]

#### Housing & Households

- **Households:** ~862 households (2020 census), with about 29% having children under 18.
- **Occupancy:** ~93.6% of housing units are occupied.
- **Average Household Size:** 2.31 people.
- **Housing Market:** Features a mix of older homes and new developments (e.g., Sierra Oaks), with a slight seller's advantage. [[1](#), [2](#)]

Key fair housing considerations include:

- Limited affordable rental housing;
- Rising home prices and insurance costs (fire insurance availability and cost);
- Transportation barriers for lower-income households (no transit opportunities but it does have regional rail such as Amtrak);
- Limited multifamily housing inventory;

- Aging population requiring accessible housing;
- Risk of displacement from escalating housing costs;
- Limited local administrative capacity.

The City recognizes that fair housing issues in rural communities often differ from larger urban jurisdictions and therefore require scalable and cost-effective implementation strategies.

---

## 4. Public Outreach

Engage the Community: Proactively reach out to individuals and organizations that represent lower income households, people in protected classes, and households with special needs to develop open and mutual communication. Solicit input and communicate on a regular and ongoing basis, not just during formal public comment periods.

### **City Outreach**

The City held a public workshop on June 11, 2026.

Notices were sent to affordable housing developers, affordable housing stakeholders and advocates and Placer County Housing. The notice was posted in the paper and on the City’s website.

Staff reached out to the Placer County Housing Department for assistance with contacts and mailing lists.

Approximately **xx number** of people attended. Comments from the community meeting included: **(Placeholder)**

### **Ongoing**

- The City shall maintain mailing lists of stakeholders and affordable housing developers.
- Maintain a list of organizations contacted and consulted.
- The City shall maintain information on its AFFH Plan on the City’s website
- On a yearly basis the City shall keep stakeholders and individuals informed and provide opportunities for public workshops or other outreach mechanisms.

---

## 5. Fair Housing Goals

The City establishes the following AFFH goals:

### **Goal 1 — Expand Affordable Housing Opportunities**

Increase opportunities for affordable and workforce housing for extremely low-, very low-, low-, and moderate-income households.

### **Goal 2 — Remove Regulatory Constraints**

Reduce zoning, procedural, and parking barriers that unnecessarily constrain housing production.

### **Goal 3 — Promote Inclusive Housing Access**

Support housing opportunities regardless of race, ethnicity, disability, familial status, age, gender, religion, source of income, or other protected characteristics.

### **Goal 4 — Prevent Displacement and Housing Instability**

Support tenant stability, housing rehabilitation, and anti-displacement policies appropriate for a small city context.

### **Goal 5 — Improve Accessibility and Housing Choice**

Encourage accessible housing and aging-in-place strategies for seniors and persons with disabilities.

---

## **5. Assessment of Fair Housing Conditions**

### **Analysis**

According to federal Housing and Urban Development (HUD) there are no areas of racially or ethnically concentrated poverty or segregation concentrated in Placer County (HUD R/Cap data 11/2017).

According to Placer County's Housing Element Appendix E: Affirmatively Furthering Fair Housing Maps, Colfax is in a Moderate Resource area.

#### *Poverty Rate*

According to Placer County's Poverty Status map (Figure E-3 Housing Element) Colfax's percent of population whose income is below a poverty level of less than 10 percent.

The City's Housing Element at the time it was adopted identified approximately 13.2 percent of all Colfax families with children under age 18 were in poverty, according to the 2014–2018 ACS data. This figure is higher than for the County overall, which has a rate of 7.5 percent. The percentages of female-headed families in poverty in Colfax are almost double the percentage of married families. Similarly, female-headed families in poverty in Placer County are more than

double the rate of married Placer County families in poverty. Colfax does not have any female-headed families with children under five in poverty, relative to 20.2 percent of female-headed households with children under five in Placer County. Although poverty status is not available for male-headed households, data on receipt of public assistance through supplemental security income (SSI), cash public assistance income, or food stamps/SNAP is provided in American Community Survey Table B09010. There were no male headed households that received such assistance in contrast to 70 female-headed households that received public assistance.

### *Affordability*

A total of 164 household owners (18.0 percent of total households) were paying more than 30 percent of their income for housing in 2016 (see Tables 15 and 16). In contrast, 224 renter households (24.6 of total households) were paying more than 30 percent of their income for housing.

According to Placer County (Figure E-7 Housing Element) Colfax renters were overpaying by less than or equal to 40 percent of the population.

### *Housing Mix*

According to the Department of Finance, in 2020, just over two-thirds (70.6 percent) of the city's housing stock was made up of single-family homes, approximately one-quarter (27.1 percent) were multifamily units, and the remaining 2.3 percent were mobile homes (see Table 17). Placer County had higher percentages of single-family homes (80.8 percent) but a lower percentage of multifamily units (16.6 percent).

### *Special Needs Groups*

Certain groups encounter greater difficulty finding decent, affordable housing due to their special needs and/or circumstances. Special circumstances may be related to one's employment and income, family characteristics, medical condition or disability, and/or household characteristics. State housing element law identifies the following "special needs" groups: the disabled, large households, seniors, farmworkers, female heads of households, and the homeless. An important role of the Housing Element is to ensure that persons from all segments of the community can find suitable housing

### *Senior Housing*

As the population of seniors in the City increases, so do their collective needs. In 2010, 21.0 percent of the population in Colfax was aged 65 or older; in 2018, that age group had increased to make up 25.3 percent of the City's population. The Housing Element has included Implementation Measures 6.1 and 6.6 to address the growing housing needs for this group by working with developers to incentivize and support the development of affordable and accessible housing for special needs groups, including seniors.

In 2010, 54.5 percent of all senior citizen households had incomes below \$25,000 (see Table 25). By 2018, this percent has decreased to 42.8 percent. There was also a decrease in the percent of seniors earning over \$50,000. In 2010, there were 35 senior households (21.0 percent) who earned over \$50,000 annually; by 2018 that had dropped to 29 households (13.2 percent). The greatest gains were in the \$35,000 to \$49,999 range, with an increase from 6.6 percent of seniors to 29.1 percent of seniors.

Currently, there is one senior complex, Canyon View Apartments, within the City. This complex is a 67-unit project with 66 low-income units, which currently has a 5-year waiting list.

*Race and Ethnicity*

The population that identifies as Hispanic or Latino remained relatively steady in the City between 2010 and 2018, increasing by 0.3 percent, according to ACS estimates. Recent studies have suggested that Hispanics and/or Latinos differ in attitudes toward housing densities and household size, as well as cultural practices of living with extended families; thus, housing needs tend to vary and should be an important factor in determining local housing needs. According to the 2014–2018 ACS, 81.2 percent of the Colfax population categorize themselves as White, as compared to 73.2 percent of the Placer County population. In the City, 9.4 percent of the population categorizes themselves as Hispanic origin.

*Overcrowding*

Overcrowding is not a significant housing problem in Colfax. According to 2014–2018 ACS data, there were a total of 27 overcrowded households, representing only 3.1 percent of all households in 2018 (see Table 10). Of the 27 overcrowded households, approximately 81 percent (22 households) are renter households. At the same time, overcrowded renter households represent 4.8 percent of all renter households, which is significantly less than 13.4 percent for the State of California.

---

## 6. Factors Influencing Fair Housing Access

Consistent with HCD AFFH guidance, the City identifies the following contributing factors affecting fair housing access:

<b>Issue</b>	<b>Local Condition</b>
Small corporate boundary	Limited opportunities for growth
Limited housing supply	Small inventory of multifamily and affordable housing
Cost burden	Increasing housing and insurance costs
Transportation limitations	Rural area with Limited transit access to employment centers
Housing condition	Older housing stock requiring rehabilitation
Accessibility gaps	Limited ADA-accessible units

Issue	Local Condition
Development constraints	Wildfire (Very High and High Fire Hazard Severity Zones, infrastructure (sewer capacity, roads etc), and topographic limitations
Housing diversity	Predominance of single-family detached housing
Limited investment	Lack of developer interest and investment
Lack of services	No local police or fire, supported by County Sheriff and Cal Fire
Lack of Public Funds	Available for affordable housing construction

The City does not identify patterns of intentional segregation but recognizes that economic barriers may disproportionately affect protected classes and lower-income households.

## 7. Affordable Fair Housing Policies

The following are new policies to help address Affirmatively Furthering Fair Housing in Colfax.

### Policy A — Encourage Missing Middle Housing

Missing Middle Housing provides diverse housing options to bridge the gap between conventional single-family homes and high-density apartments. Typically, in the 8-12 dwelling unit per acre range. The City shall encourage duplexes, triplexes, fourplexes, ADUs, and multifamily projects in residential areas where infrastructure capacity exists.

Actions:

- Accessory Dwelling Units (ADUs) are processed ministerially consistent with state law;
- Review parking requirements for small multifamily housing; Parking is exempt in the Downtown Historic District
- Encourage adaptive reuse of underutilized commercial properties.

### Policy B — Streamline Affordable Housing

The City shall prioritize administrative efficiency for affordable and mixed-income housing developments.

Actions:

- Establish ministerial review procedures where allowed by law;
  - Develop a simple affordable housing checklist;
  - Coordinate with Placer County and regional housing agencies.
- 

## **Policy C — Promote Housing Rehabilitation**

The City shall support rehabilitation of aging housing stock to preserve affordability and habitability.

Actions:

- Pursue grant funding for rehabilitation programs;
  - Coordinate with nonprofit housing organizations;
  - Promote energy-efficiency retrofits for low-income households.
- 

## **Policy D — Expand Fair Housing Outreach**

The City shall improve public awareness of fair housing protections and resources.

Actions:

- Publish fair housing information on the City website;
- Provide annual links to fair housing complaint resources;
- Partner with regional fair housing service providers.

Relevant HCD guidance states that AFFH requires jurisdictions to proactively address barriers to fair housing access and opportunity.

---

## **Policy E — Support Housing for Seniors and Persons with Disabilities**

The City shall encourage housing accessibility and supportive housing opportunities.

Actions:

- Encourage universal design standards;
  - Facilitate reasonable accommodation procedures;
  - Support accessible ADU development.
-

---

## Policy F — Reduce Displacement Risk

Although displacement pressures remain moderate relative to urban California communities, the City recognizes increasing affordability pressures.

Actions:

- Encourage preservation of naturally affordable housing;
- Monitor short-term rental impacts;
- Prioritize rehabilitation over demolition where feasible.

---

## 6. Implementation Program

Program	Timeline	Lead Agency
Update zoning for missing middle housing	1–3 years	City Planning
Maintain ADU compliance with state law	Ongoing	Building Official
Publish fair housing resources online	Within 6 months	City Administration
Seek grant funding for rehabilitation	Annual	City Administration
Annual AFFH progress review	Annual	City Council

---

## 7. Funding Strategy

Recognizing fiscal limitations, the City shall prioritize low-cost and grant-supported implementation approaches, including:

- California HCD funding opportunities;
- SB 2 Planning Grants;
- CDBG partnerships;
- Regional collaborations;
- State and federal infrastructure grants.

The City will prioritize regulatory reform and administrative streamlining as cost-effective AFFH implementation tools.

## 8. Monitoring and Reporting

The City shall annually review:

- Housing production by income category;
- ADU permits issued;
- Housing complaints or fair housing referrals;
- Housing rehabilitation activities;
- Progress toward Housing Element objectives.

Findings may be incorporated into annual Housing Element progress reports submitted to California HCD.

---

## 9. Conclusion

Colfax is committed to fostering an inclusive, equitable, and affordable community consistent with California fair housing law and HCD guidance. This Plan establishes a realistic framework for advancing fair housing while recognizing the unique scale, geography, and fiscal capacity of a small rural city.

---

## Key HCD References

- [California HCD AFFH Guidance](#)
- [California Housing Element Law Overview](#)
- [California AFFH Resources](#)
- Placer County Housing Element
- Colfax General Plan Housing Element