



HOUSING LYNN: *A plan for inclusive growth*

Prepared for the City of Lynn by the Metropolitan Area Planning Council
March 2021 | www.mapc.org/housing-lynn

PLAN OVERVIEW

The Lynn Housing Authority and Neighborhood Development and the Mayor’s Office worked with the Metropolitan Area Planning Council to facilitate a community-driven process to develop an Affordable Housing strategy that augments market-rate residential development. Housing Lynn fulfills all requirements of a Housing Production Plan in accordance with Massachusetts General Law Chapter 40B, and includes the following sections:

- Assessment of housing needs
- Vision and goals
- Analysis of considerations and locations for future residential development
- Current housing tools and resources
- Actions to grow the stock of Affordable Housing

This guide highlights select portions of the plan. See the full document for more information.

HOUSING NEED & DEMAND

Housing Lynn recommendations are informed by quantitative analysis of demographic and housing data and the stories of Lynnners who experience the greatest challenges to securing affordable, safe, and adequate housing.

Demand for Housing in Lynn is growing and changing. Lynn’s population has increased to nearly 95,000 people. Higher demand for housing led vacancy rates to drop well below “stable” levels: 1.8% for rental housing and 0.4% for ownership housing.

Much of Lynn’s existing housing stock is older, and new production has not kept up with population growth. An estimated 63% of Lynn’s housing is in buildings built before World War II. Between 1990 and 2018, about 1,524 new housing units were created (4.4% increase), compared to population growth of 13,409 people (16.5% increase).

Many residents cannot afford Lynn’s market-rate housing. Rents and home sale prices are soaring, but Lynn’s median household income of \$53,513 is approximately \$25,000 less than what’s needed to afford the median Lynn rent of \$1,790 plus utilities or median home sale price of \$350,000, assuming the household has \$70,000 for a down payment. More than 42% of all households are housing cost burdened, paying 30% or more of income on housing.

Lynn’s current Affordable Housing stock does not sufficiently meet the present need, and some units are expected to be lost without intervention. As of 2019, Lynn has roughly 4,500 Affordable Housing units, but there are an estimated 19,840 Lynn households (62% of total) that qualify as low income. That means there is only one unit for every four eligible local households.

Many Lynn residents face the risk of displacement. Displacement of lower-income households and other vulnerable populations can be caused by soaring housing costs or more direct actions. Evictions increased 75% to 1,050 between 2010 and 2016. In 2017, there were 83 home sales associated with foreclosures. And 2019 data indicates there were 1,035 persons experiencing homelessness in Lynn, a common result of displacement.

VISION & GOALS

“Lynn’s housing will be safe, affordable, and accessible. New housing will meet the needs of Lynn residents and increase the strength and vibrancy of neighborhoods. Housing will enable everyone to thrive in a community that is inclusive to all.”

To advance this vision, Housing Lynn sets the following goals:



Affordable Housing. Facilitate greater production of housing in Lynn that is deed-restricted to be affordable to residents with incomes below the local median of \$53,500.



Anti-displacement. Establish protections against displacement for vulnerable residents.



Integrated Neighborhoods. Welcome residential development that advances integration and prevent discrimination in tenant practices.



New Development Benefits. Leverage market-rate and mixed-income residential development to meet a range of housing needs, provide community benefits, and support economic development.



Representative Governance. Increase representation in municipal governance, transparency, and engagement in decision making.



Building Safety. Ensure building maintenance and safety standards are enforced.

Quantitative data cited in this summary is taken from the following sources: US Census Population Estimates Program; US Decennial Census; American Community Survey 5-year estimates; Comprehensive Housing Affordability (CHAS) data 5-year estimates; Eviction Lab; MAPC MetroFuture Regional Growth Projections; MAPC Rental Listing Database; The Warren Group; Massachusetts Department of Housing and Community Development (DHCD) Subsidized Housing Inventory (SHI); US Department of Housing and Urban Development; Lynn Assessor; LHAND; Lynn Continuum of Care, Point-in-Time Count. For more specificity, please see the full Housing Lynn plan.



CITY COMMITMENTS TO AFFORDABLE HOUSING PRODUCTION

The City will guide new development to yield deed-restricted Affordable Housing at a minimum rate of 15% of new units for the next five years. At least 10% of new units will be for households with incomes at or below 50% of AMI and the remainder will serve households with incomes no higher than 80% of AMI. While this plan does not set a specific target for units for households with incomes at or below 30% of AMI, the City will make every effort to support production of units at this affordability tier. For any new Affordable Housing, units will meet the needs of a range of household types, from families to seniors.

RECOMMENDATIONS

This plan recommends 12 priority actions to advance over the next five years, as well as 6 enabling actions to facilitate their implementation and 5 follow-up actions.

STRATEGY 1:

Use the City's Zoning Ordinance to facilitate development of varied housing at a range of price points

Priority Action 1.A: Adopt an Inclusionary Development Policy to facilitate mixed-income development

Priority Action 1.B: Rezone to facilitate smart growth and better utilize land along major corridors through mixed-use development

Priority Action 1.C: Amend the zoning code to establish an Equity Impact Assessment (EIA) as part of residential development review

Enabling Action 1.D: Amend development approvals processes to enable greater transparency, opportunities for community input, and negotiation of community benefits

Enabling Action 1.E: Amend the current zoning's development-friendly dimensional rules to facilitate negotiation of greater community benefits

Follow-up Action 1.F: Create more housing options in lower-density areas and facilitate integration at the neighborhood level by rezoning opportunity sites identified through this plan's analysis

STRATEGY 2:

Use City resources, including public land and funding, to meet Affordable Housing need and provide public benefits

Priority Action 2.A: Use tax incentive programs such as HDIP and TIF to create deeper levels of affordability beyond what can be achieved in the current market

Action 2.B: Use public land to incentivize Affordable Housing production

Priority Action 2.B(1): Adopt a policy to prioritize Affordable Housing (and emergency, transitional, and supportive housing) when disposing of public land

Follow-up Action 2.B(2): Establish a housing and land acquisition program

Enabling Action 2.C: Establish an Affordable Housing Trust Fund that holds and facilitates efficient access to dedicated resources for Affordable Housing production across public agencies

Enabling Action 2.D: Use local resources and influence to support Community Development Corporations and other nonprofit developers in complementing and strengthening Neighborhood Development Associates' efforts to increase the supply of new Affordable Housing

STRATEGY 3:

Adopt policies that protect the rights of Lynn renters despite changes in the market

Priority Action 3.A: Create an Office of Housing Stability to enforce tenant protections, monitor the rental market, and provide tenant support

Priority Action 3.B: Implement rental property registration and inspection to ensure standards for building safety and landlord practices are met

Action 3.C: Adopt policies that protect tenants from housing instability due to changes in the housing market

Priority Action 3.C(1): Establish and enforce a tenant anti-harassment policy

Follow-up Action 3.C(2): Require landlords to give sufficient notice to tenants about events that could destabilize their tenancy, including a notice of sale and a notice of rent increase

Follow-up Action 3.C(3): Adopt Just Cause Eviction requirements

STRATEGY 4:

Increase efforts to foster a welcoming and diverse municipal culture to ensure City actions reflect the full desires of the community

Priority Action 4.A: Increase transparency of municipal decision making so that the general public can be informed and involved in decision-making processes related to housing

Action 4.B: Ensure municipal staff and members of public bodies have the cultural knowledge to make informed decisions about meeting housing need

Enabling Action 4.B(1): Provide further equity and cultural competency training for current and new staff, volunteers, and elected/appointed officials

Enabling Action 4.B(2): Make a public commitment to a greater diversity of staff, boards, committees, and commissions

STRATEGY 5:

Preserve the existing housing supply, particularly rental housing and deed-restricted Affordable Housing

Action 5.A: Create new opportunities to preserve affordability

Priority Action 5.A(1): Pursue a municipal right to purchase properties with expiring deed restrictions on Affordable Housing

Priority Action 5.A(2): Dedicate staff time to work with the Massachusetts Attorney General's Office to complete the receivership process

Priority Action 5.A(3): Enact a tenant Right of First Refusal (ROFR) for all rental properties

Priority Action 5.B: Prioritize Affordable Housing funding, including CDBG, HOME, and other funds, to preserve existing deed-restricted Affordable Housing and convert inexpensive housing on the market to deed-restricted units