



HOUSING LYNN

A Plan for Inclusive Growth

MARCH 2021



EXECUTIVE SUMMARY

Prepared for:

The City of Lynn
Lynn, Massachusetts

Mayor's Office

www.cityoflynn.net/mayors_office.shtml

Lynn Housing Authority and Neighborhood Development

www.lhand.org

Prepared by:

Metropolitan Area Planning Council

Boston, Massachusetts

www.mapc.org

Project Webpage:

Housing Lynn

<http://mapc.org/housing-lynn>

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A Vision for Lynn

“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.”



The Housing Lynn vision is a picture of what this plan, when implemented, can achieve. It is based on the housing needs identified through analysis and voiced by the community and on what residents said the role of housing should be in Lynn.

GLOSSARY OF TERMS

Affordable Housing Terms

- **Affordable Housing:** Housing that is deed restricted to cost no more than 30% of income for households meeting specific income thresholds. Typically, “Affordable Housing” is for low-income households, those at or below 80% of the area median income (AMI), but it can be reserved for those with lower or higher incomes. (See definitions for “low income,” “very low income,” and “extremely low income.”) For the purposes of this plan, Affordable Housing refers to housing for low-income households, defined below, unless otherwise specified. For owners, housing costs include principal, interest, property taxes, and hazard insurance. For renters, costs include rent and tenant-paid utilities (except telephone and cable).
- **Chapter 40B:** Under the Massachusetts’ Comprehensive Permit law, enacted in 1969, in municipalities where less than 10% of the year-round housing is Affordable Housing, developers of low- and moderate-income housing can pursue expedited local review under the comprehensive permit process and request a limited waiver of local zoning. If their application is denied or approved with conditions that render it uneconomic, developers can appeal to the state to overturn the local decision if it is found unreasonable (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23).
- **Deed Restriction or Deed Rider:** A legal mechanism that limits how a home can be used, who can live there, housing costs, and how the home can be transferred. This is the mechanism to ensure Affordable Housing is reserved for specific income groups at a price they can afford over a specified time period.
- **Housing Choice Vouchers (Section 8 Voucher Program):** The primary federal rental assistance program, administered by local public housing agencies, provides vouchers to very-low-income households that cover a certain amount of rent for privately-owned rental units. The maximum value of a Housing Choice Voucher is the cost of the area moderate-priced unit standard minus 30% of the household’s income.
- **Massachusetts Rental Voucher Program (MRVP):** A state-funded rental assistance program begun in 1992 that provides one of two kinds of vouchers: (1) The tenant-based voucher, known as mobile vouchers, can be used by income-eligible households to supplement the rent for any housing unit that meets the standards of the state sanitary code; (2) the project-based voucher is assigned to a specific housing unit or development in exchange for the owner renting these units to income-eligible tenants.
- **Subsidy:** A form of financial aid given by the government to reduce the costs of a service or good, like housing.
- **Subsidized Housing Inventory (SHI):** In Massachusetts, the SHI is maintained by the MA Department of Housing and Community Development (DHCD) and used to measure each municipality’s supply of Affordable Housing for the purposes of Chapter 40B. The SHI includes all housing developed under Chapter 40B, including both Affordable Housing and market-rate units in rental developments, and other deed-restricted Affordable Housing, such as public housing, project-based vouchers, federal Low-Income Housing Tax Credit (LIHTC) projects, and many others.

GLOSSARY OF TERMS

Income Terms

- **Area Median Income (AMI):** A measure of income set by the federal government and used by housing programs to determine eligibility for deed-restricted Affordable Housing based on income and household size. The AMI for the geographic area that includes Lynn is \$119,000 (US Department of Housing & Urban Development).
- **Cost Burden:** Paying more than 30% of income on housing. Paying more than 50% of income on housing is called severe cost burden. In Lynn, 25% of households are cost burdened and 21% are severely cost burdened (ACS, 2013-17).
- **Extremely-low-income Household:** A household with income below 30% of AMI.
- **Household:** The people living together in the same house. A household can be a family, roommates, or a person living alone.
- **Income:** Money earned from doing work or received from investments.
- **Income-Eligible Household:** A household that meets the income requirements of a housing program; these are typically low-income households defined as having incomes at or below 80% of AMI. In Lynn, that's \$86,650 for a 3-person household (US Department of Housing & Urban Development).
- **Local Median Income:** The median income (the figure where half the households earn less and half the households earn more) in a municipality. The City of Lynn's median income is \$53,513. For homeowners, the median is \$85,892; for renters, it is \$34,096 (ACS, 2013-17).
- **Low-Income Household:** Generally speaking, a household with income below 80% of AMI, including very low-income and extremely-low-income households (also defined here). More specifically—in the context of other income thresholds, such as very-low income and extremely-low income—low-income refers to households with income between 50% and 80% of AMI.
- **Moderate-Income Household:** A household with income between 80% and 110% of AMI, sometimes as high as 120% of AMI. Unlike low-income thresholds, defined by federal housing programs, the term “moderate income” can vary depending on the local housing program.
- **Very-low Income Household:** A household with income between 30% and 50% of AMI.

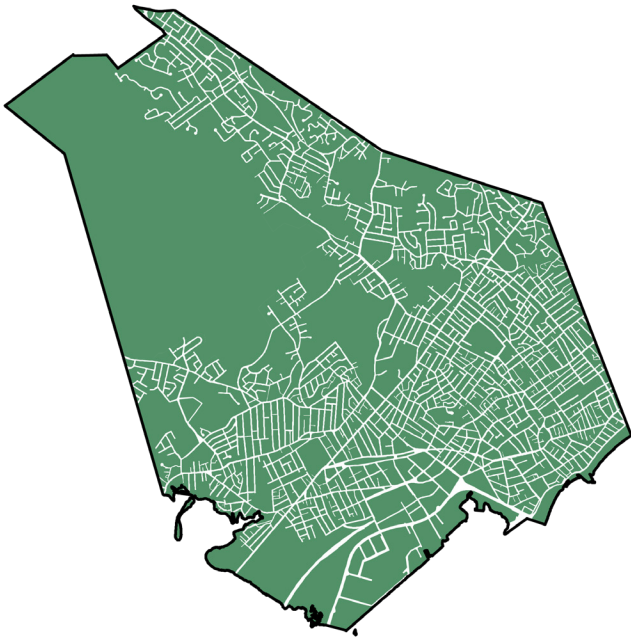
GLOSSARY OF TERMS

Development Terms

- **Inclusionary Zoning:** A local zoning policy that requires or encourages developers of residential developments over a certain scale to include Affordable Housing or to make payments to the locality for development of such housing elsewhere. The policy typically offers incentives such as increased density, reduced parking requirements, or expedited permitting to offset the financial impacts of providing Affordable Housing.
- **Market-Rate Housing:** Housing that sells or leases at the “going rate” on the free market.
- **Mixed-Income Housing Development:** Development that includes housing affordable to households with different incomes, typically including market-rate housing and deed-restricted Affordable Housing for lower-income households.
- **Mixed-Use Development:** Development that combines residential with commercial, office, industrial, institutional, or other uses.
- **Multifamily Housing:** Buildings with more than one unit, such as apartment buildings, condominiums, townhouses, or duplexes. There is a wide range of multifamily housing that differs in scale and design.
- **Naturally Occurring Affordable Housing (NOAH):** Housing that tends to be less expensive due to size, age, or other characteristics. NOAH is not protected by deed restrictions or other mechanisms, so these homes may become unaffordable at any time, depending on investment, the market, and other factors.
- **Single-Family Housing:** A structure maintained and used as a single dwelling unit. Single-family housing is owned by a single owner, has no shared property or common walls, has private access to the street from the structure, and has only one set of utilities.

Introduction

ABOUT LYNN



Located on the North Shore about 10 miles from downtown Boston, Lynn is 13.5 square miles and home to more than 90,000 people. It has Commuter Rail service, numerous bus routes, and a seasonal commuter ferry (though service has been intermittently suspended due to lack of operating funding).

Over the centuries, Lynn grew through successive waves of economic investment and migration. Colonial Lynn was an early center of tannery and shoemaking, which would give rise to shoe manufacturing and the early electric industry in the late 1800s. One of two original General Electric plants was established in Lynn in the late 1890s, and a strong labor union is part of the city's culture.

Through the early 1900s, Lynn experienced a wave

of immigration, primarily from Poland, Russia, Italy, Ireland, and other European countries. The city's population peaked in 1930 and held steady around 100,000 people for two decades. Over the course of the 20th century, as industry changed dramatically in this country, the city's manufacturing base shrank significantly. These economic shifts were a primary driver of disinvestment, fiscal challenges, and population loss in Lynn and other similar communities. From 1950 to 1980, Lynn lost a quarter of its population.

More recently, Lynn's population has begun to rebound. Later in the 20th century, the city became an important center of the Latino community and home to immigrants from Cambodia and elsewhere in Asia. Lynn's population grew faster in the 1990s than during any decade since the 1920s, and the city continues to grow its population today, though at a slower pace than past years.

To address the challenges that come with shrinking industry and ongoing needs for public services and amenities, Lynn leaders and staff have been focused on economic development. In recent years, substantial effort and public investment at the local and state levels have been geared towards attracting private investment in Lynn, including market-rate housing development. These efforts coincided with renovation and re-use of historic structures in the downtown, as well as new construction on a scale that differs dramatically from the dominant pattern of single-family housing and occasional apartment complexes throughout the city. New development is now bringing many hundreds of new housing units, the vast majority of which are in market-rate and often luxury projects in the Downtown and Waterfront areas.

Those coming to occupy these new homes are no doubt attracted to Lynn's proximity and connection to Boston, urban fabric and historic buildings, public art in the downtown, and open spaces like the Lynn Shore Reservation and Lynn Woods Reservation. Meanwhile, long-time residents also appreciate the city's racial and ethnic diversity, strong community leaders and sense of civic duty, committed service providers, and relative affordability. They are uncertain that Lynn's current

housing stock can meet current and future needs, and many believe recent housing production is too costly. There has also been disagreement within the Lynn community about housing priorities, particularly how to balance economic development goals with anti-displacement objectives. **A key challenge for today and tomorrow is how to ensure safe, affordable housing for all, even as housing demand increases and housing costs rise.**

WHAT IS HOUSING LYNN?

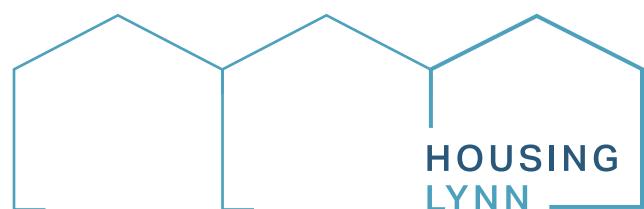
The City of Lynn, through the [Lynn Housing Authority and Neighborhood Development](#) and the [Mayor's Office](#), worked with the [Metropolitan Area Planning Council](#) to facilitate a community-driven process to develop an Affordable Housing strategy beginning in September 2019. The motivation behind this partnership is rooted in a joint understanding of the importance of housing affordability to people and communities. For individuals, affordability means increased housing stability, reduced homelessness, improved health and educational outcomes, and greater economic opportunity and mobility. For the community, it means racial and ethnic diversity, a local workforce, and a residential base with greater purchasing power to support the local economy. For City Hall, it means greater tax revenue and jobs through new development, less spending on public services, and greater political stability.

Housing Lynn includes the following sections:

- An assessment of housing needs** based on demographic and housing data
- A vision and goals** for future housing in Lynn
- An analysis of development considerations and opportunities**, including specific locations suited to specific kinds of residential development
- Current housing tools and resources**
- Actions to grow** the stock of Affordable Housing and meet related needs in Lynn

Housing Lynn fulfills all requirements of a Housing Production Plan in accordance with Massachusetts General Law Chapter 40B, and is intended to complement and augment the City's market-rate residential development efforts.

With this plan, the City and Lynn community have set a clear agenda for the type, amount, and location of housing development and housing policy over the next five years. These priorities were determined through a community-driven process guided by a Steering Committee of Lynn residents working on issues pertaining to social justice, service provision, education, housing, economic development, and job security.



Housing Lynn Steering Committee members

Leonardo Casillas

La Vida Scholars Board of Directors

Magnolia Contreras

EDIC Board Member, Affordable Housing of Lynn
Board Member

Jeffrey Crosby

New Lynn Coalition, North Shore Labor Council

Laura Gallant

Northeast Justice Center

Iveth Martinez

Pathways, Inc.

Nicole McClain

North Shore Juneteenth Association

Jared Nicholson

Lynn School Committee, North Shore Latino Business
Association

Lilian Romero

LEO, Inc.

In addition to these residents, the Steering Committee included the following ex officio members: Aaron Clausen, Principal Planner, City of Lynn; Jeff Weeden, Manager of Planning & Development, LHAND; Carly McClain, Executive Council, LHAND; Charlie Gaeta, Executive Director, LHAND; and Meaghen Hamill, Chief of Staff, Mayor's Office.

Outreach and engagement focused on groups historically excluded from urban planning processes and those with unmet housing needs, including people of color, renters, low-income residents, non-native English speakers, families, and others. We also spoke with non-profit housing developers, service providers, state senators and congressmen, and numerous city staff and representatives. MAPC staff introduced this planning process to the City Council in February 2020, and the Council and Planning Board were invited to participate in all Housing Lynn community engagement activities. In March 2020, partway through the Housing Lynn planning process, COVID-19 forced activities to shift to online platforms for safety reasons.

Housing Lynn community engagement activities

- **November 16, 2019**
Housing workshop at the Lynn City Summit at the North Shore Community College
- **January 28, 2020**
Forum on housing challenges and goals at LHAND
- **May 22 - June 8, 2020**
Online open house on housing strategies to advance goals
- **June 17, 2020**
Development webinar featuring Chrystal Kornegay, MassHousing; Andrew DeFranza, Harborlight Community Partners; and Matt Zahler, MPZ Development
- **September 23, 2020**
Virtual forum on work to identify development opportunities
- **October 29 - November 15**
Online open house on potential recommendations
- **January 7 - January 28**
Public comment period on draft plan

HOUSING AFFORDABILITY

Generally speaking, a good rule of thumb is housing that's affordable to a household should cost no more than 30% of its income. Compared to other cities in the region, much of Lynn's market-rate housing is relatively inexpensive. This kind of housing, which is often older and lacking modern features, is typically called naturally occurring affordable housing (NOAH). In Lynn, much of this housing is not actually affordable to many Lynnners. And as housing demand increases and the market becomes more competitive, this kind of housing is rising in cost.

The government considers a home to be "Affordable Housing" when it costs 30% or less of a household's income and is deed-restricted to income-eligible low- or moderate-income residents. Affordable Housing has restrictions to preserve affordability for decades or in perpetuity, and protects communities from skyrocketing costs and related displacement. Eligibility to occupy deed-restricted Affordable Housing is based on household income and the number of people in the household, which is usually compared to the Metropolitan Area Median Income (AMI) calculated by the U.S Department of Housing and Urban Development (HUD). The 2020 AMI for the Greater Boston region, which includes Lynn, is \$119,000. For comparison, Lynn's local median income is approximately \$53,000, which means Affordable Housing based on this regional definition is not affordable to many Lynnners. Under many Affordable Housing programs, households eligible for deed-restricted Affordable Housing must be at or below 80% of AMI, or \$67,400 for a household of one and \$96,250 for a household of four. Some Affordable Housing programs serve households with lower incomes than those. Affordable Housing can take many forms, including public housing, private Affordable Housing, and inclusion of Affordable Housing units in market-rate developments. All Affordable Housing requires subsidy, usually from the government but sometimes market-rate units cross-subsidize Affordable Housing in the same building.

In addition to deed-restricted Affordable Housing units, housing vouchers help bring down the cost of rental housing by subsidizing rent for tenants of privately-owned, market-rate rental units so that they pay no more than 30% of household income. Vouchers are a strong tool to reduce the cost of rental housing for occupants, but they are subject to the market in a way that deed-restricted Affordable Housing is not. Landlords can decide whether to take housing vouchers. Further, the maximum value of vouchers can be too low to provide a sufficient level of assistance in high-cost markets.

Lynn, COVID-19, and Housing

In 2020, partway through this planning process, COVID-19 plunged the world into a public health crisis. Lynn and many other lower-income communities and communities of color were hit hard, experiencing high rates of infection and death from the virus for multiple reasons. Particularly relevant to this plan is the fact that residents of these communities are more likely to live in homes with overcrowded conditions due to a lack of affordable, stable housing options. This makes social distancing impossible and facilitates the efficient spread of the virus.

Housing Lynn is not a COVID-19 response plan, but it does include analysis relevant to this crisis. Conditions in Lynn, such as segregation, led to an inequitable spread of the virus and death rates among lower-income people of color. And housing challenges like overcrowding, eviction and foreclosure, and homelessness are now so much more acute as residents face unemployment and loss of income. Housing Lynn aims to support the City in becoming more equitable and resilient in the face of future public health and/or housing crises.

Housing Need & Demand



Lynn is a complex city with a diversity of people and varied housing needs. This plan is informed by quantitative data analysis and the stories of Lynnners who experience the greatest challenges to securing affordable, safe, and adequate housing.

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 footnotes of the full Housing Lynn plan. At the broadest level, housing need in Lynn can be summarized by the following five statements.

DEMAND FOR HOUSING IN LYNN IS GROWING AND CHANGING.

Lynn's population has been growing slowly since 1980, with the official estimate at nearly 95,000 people in 2018. In 1980, population decline bottomed out at approximately 79,000 people. Since then, patterns of economic growth have driven population growth, but today's population is still 8,000 fewer people than the city's peak population of roughly 102,000 in 1930. Lynn's population is projected to continue to increase, to 99,187 people by 2030.

While Lynn's population has grown, the number of households in the City has decreased since 2000. From 2000 to 2010, the number of households decreased by 0.6%, and more recent estimates indicate a 1.6% fall from 33,511 in 2000 to 32,981 in 2017.

A growing population and shrinking household count can be attributed to increasing household size: The average Lynn household size increased from 2.60 in 2010 to 2.84 in 2017. This increase is likely an indicator that there is a lack of affordable

and accessible housing for those wishing to form households or maintain independent households.

Age is often a determinant of whether a new household is formed and what type of housing is demanded. **The largest cohorts in Lynn are young adults age 20 to 34, comprising 24% of the population, and those age 35 to 54, comprising another 26%. This means more than a quarter of the population is of an age when household formation and childbearing typically occur.** Meanwhile, the population of people 55 and older has grown 8% since 2010 from roughly 19,800 people to 21,400 people. Older householders are likely to turn over their units, creating opportunities for and meeting some of the housing demand from younger residents.

Lynn has become more racially and ethnically diverse over the last several decades. Since 2000, Lynn's communities of color have grown from 33,420 people (38%) to 57,817 people (62%). Today, Lynn's

community is 39% Latinx, 38% White, 12% Black, 8% Asian, 1% Native or Indigenous, 2% multiracial, and 1% other. But Lynn is segregated: Communities of color are concentrated in Downtown and surrounding neighborhoods where housing is relatively lower cost and renting is much more common. As a result, people of color are more vulnerable to and impacted by several of the housing challenges this plan analyzed, including

cost burden, overcrowding, eviction, and displacement.

Higher demand for housing in Lynn led to a dramatic decrease in vacancy from 2010 to 2017. The vacancy rate of rental housing fell from 5.9% to 1.8% and from 2.5% to 0.4% for ownership housing. Today, vacancy rates in Lynn are well below “stable” levels where most people in need of housing can find homes easily.

MUCH OF LYNN’S EXISTING HOUSING STOCK IS OLDER, AND NEW PRODUCTION HAS NOT KEPT UP WITH POPULATION GROWTH.

Lynn’s housing stock is older owing to a long period of underinvestment in housing by the private for-profit market. An estimated 63% of Lynn’s housing is in buildings built before World War II, with another 25% of homes built between 1940 and 1980.

More recently, there was an estimated growth of 1,524 net new housing units between 1990 and 2018. **This amounts to a 4.4% growth in the housing stock over 28 years compared to population growth of 16.5%, or 13,409 people.** While some formerly vacant units are now occupied, accommodating some of these new residents, many have likely had to move in with others rather than form their own households due to the lack of housing.

Lynn offers a wide variety of housing types, from large Victorian-style single-family homes to small mid-century single-family homes to classic New England triple-deckers to dense downtown apartment blocks to new large multifamily buildings and everything in between. **But the most common houses in Lynn are single-family homes and houses in small multifamily buildings (2-4 units), each of which comprise 34% of Lynn’s housing.**

Newer development has meant a shift away from traditional “missing middle” housing types in favor of **single-family ownership housing and relatively large, high-cost multifamily development.** Between 2009 and 2018, the number of housing units located on properties with single-family homes increased by 318 and the number of units in buildings with 20-49 units increased by 353.

During Housing Lynn’s public engagement process, the poor physical condition of housing—including safety and maintenance, particularly of the rental supply—was a common theme discussed by participants. While there is little reliable data on building conditions, we know approximately 429 housing units (1.3% of the supply) lack complete plumbing facilities and 693 units (2.1%) lack complete kitchen facilities in Lynn. Both issues have increased by a statistically significant degree between 2012 and 2017. These overall counts may be low, but they’re higher than in other similar communities and indicate abnormally poor and worsening physical conditions in its housing.

“There are a lot of things that are not up to standard or compliance. I am afraid that my landlord will make it hard for me if I don’t just shut my mouth and accept things.”

— East Lynn resident

Overcrowding, meaning more than one person per room, is also an issue in Lynn due to rising housing costs and insufficient housing production in response to increased demand. **An estimated 2,043 homes (6.2% of homes) are overcrowded, up from 4.0% in 2010.** Overcrowding occurs when there is a shortage of affordable housing options.

MANY LYNN RESIDENTS CANNOT AFFORD LYNN'S MARKET-RATE HOUSING.

Housing prices in Lynn have been soaring in recent years. The median asking rent in Lynn rose 25% from \$1,435 in the fourth quarter of 2015 to \$1,790 in the fourth quarter of 2018. Data on sale prices goes back farther: Between 2000 and 2019, the median price for a single-family unit rose 136% from \$148,500 to \$350,000.

“I live in an apartment that takes most of my paycheck. I am unable to save money to move. I live paycheck to paycheck and have fallen behind due to illness in the past. Then I had to pay more monthly to catch up on back rent. I went without food and medication at times. With the coronavirus, I am not working and haven't paid rent for 2 months. I am not sure how I will be able to catch up. I am 61 years and not in the best of health.”

— East Lynn resident

Meanwhile, the incomes of Lynn residents tend to be low. Lynn's median household income of \$53,513 is roughly 75% of the Massachusetts median income of \$74,200 and 65% of the Greater Boston region median income of \$81,800. But there are people in Lynn with higher incomes. Lynn homeowners have incomes nearly \$52,000 higher than renters: \$85,892 compared to \$34,096.

More than 42% of all Lynn's households are housing cost burdened, meaning they pay 30% or more of income on housing. Renters experience higher rates of cost burden than homeowners, 51% compared to 32%. And the vast majority of the city's cost-burdened households are low income: The city is home to 12,550 cost-burdened low-income households out of a total of 13,700 cost-burdened households.

There is a significant gap between the income needed to pay the median housing cost in Lynn and the median income of today's Lynnians. To pay the median rent of \$1,790 plus utilities, a household would need a pre-tax income of \$77,600, or roughly \$24,100 more than Lynn's median household income of approximately \$53,500.¹ The income needed to affordably purchase a home depends on numerous factors, including the mortgage. Assuming a 30-year fixed-rate mortgage with a 4.0% interest rate and a conventional down payment of 20%, a Lynnian would need an income of \$79,500 to affordably purchase a home at the median price of \$350,000.² This amounts to \$26,000 more annually than the median income in Lynn and assumes the purchasing household has \$70,000 for a down payment.

¹ The affordability calculation budgets \$150 per month on utilities.

² The affordability calculation budgets \$150 per month for utilities, \$1,000 annually for insurance, and assumes property taxes at a rate of \$14.30 per \$100,000 of assessed values, where the assessed value is equal to home price.

LYNN'S CURRENT AFFORDABLE HOUSING STOCK DOES NOT SUFFICIENTLY MEET THE PRESENT NEED, AND SOME UNITS ARE EXPECTED TO BE LOST WITHOUT INTERVENTION.

While many homes on the open housing market in Lynn may be relatively inexpensive, they cost more than many Lynnens can afford and are becoming more expensive as the market strengthens. Only deed-restricted Affordable Housing is reserved for lower-income households at a regionally affordable rate and protected from market changes.

As of 2021, Lynn has 4,307 housing units on the state's Subsidized Housing Inventory (SHI), the best record of Affordable Housing in Massachusetts. Due to expiring deed restrictions, the number of Affordable Housing units decreased from 4,435, or 12.4% of all housing, in 2017, to 12.06% today. Though Gateway North was developed during this time frame, the overall number of Affordable Housing units in the city declined.

Despite this supply of Affordable Housing, it is insufficient to meet local need. **There are tens of thousands of households in Lynn with incomes that make them eligible for deed-restricted Affordable Housing.** An estimated 19,840 Lynn households (62% of all Lynn households) qualify as low income under the federal definition, with 30% of all households defined as extremely low-income.

According to federal standards for 2020, a one-person household in Lynn is low income if they earn \$67,400 or less per year; for a four-person household, that low-income threshold is \$96,250 or less. Low-income households are eligible for housing assistance, such as deed-restricted Affordable Housing and housing vouchers.

Lynn's deed-restricted Affordable Housing amounts to one unit for every four eligible local households. The remaining households may benefit from rental vouchers, which provide subsidies for rents in buildings owned by private parties. As of 2016, an estimated 3,648 Lynn households received some form of rental subsidy voucher.

“I am a realtor. [Affordable Housing] is a huge need in Lynn. I have listed deed- and income-restricted properties and they are always in high demand. Blue-collar families, single parents, and blended families are ALL looking for affordable housing. It is close to impossible for anyone below even the median to purchase a market-rate home.”

— East Lynn resident

With rents for units on the private market rising considerably in recent years, it is more difficult for many Lynnens to find housing they can afford even with vouchers. Between 2015 and 2018, the median rent increased 25% in Lynn. So it's not surprising that 63% of low-income households in the city are housing cost burdened.

MANY LYNN RESIDENTS FACE THE RISK OF DISPLACEMENT.

Displacement from one's housing and community is a complex phenomenon that was a major theme of discussion throughout this process. Displacement can occur at the household level, meaning one must involuntarily move due to circumstances out of their control, such as eviction or rent increase. It can also occur at the community level through gentrification, meaning the demographics of a neighborhood change as low-income households, households of color, and others are replaced by higher-income, often white residents who can afford higher housing costs.

“I’ve watched close friends lose their housing due to rent prices doubling in such a short amount of time. I had to move back in with my parents because I couldn’t afford the payments after the renewal of the lease.”

— West Lynn resident

Lynn’s demographics and housing cost growth indicate a real risk of gentrification-related community-level displacement. Because development of new housing rented or sold at a high price can be associated with rising rents in nearby older buildings, vulnerable households can be displaced even if they are not directly kicked out to make way for another or the unit is not demolished or otherwise lost.

All parts of Lynn face escalating housing costs due to the regional nature of the housing market and the regional undersupply of housing to meet rising demand, but displacement risk is not equal across the city given the varying preexisting demographic composition of neighborhoods and their different real estate markets.

Displacement risk is greatest in the Diamond District, Downtown, the Waterfront, Sagamore Hill, East Lynn, the Highlands, and West Lynn due to the presence of lower-income and renter households and rising housing costs. It should be noted that the majority of residents here are people of color. These real estate markets actively seek to reposition housing for higher-income people. Residents of these neighborhoods are the most likely to experience individual household-level displacement, and these neighborhoods are most likely to undergo gentrification-related community-displacement.

Between 2010 and 2013, annual eviction filings in Lynn increased from 600 to 1,200 before slowly decreasing to about 1,050 in 2016, the latest available data. This overall increase in eviction filings from 2010 to 2016 means there was some degree of direct household-level displacement occurring via the eviction process in Lynn during that period.

In 2017, there were 83 home sales associated with foreclosures in Lynn, or 6% of all home sales. Foreclosure happens when a homeowner cannot pay their mortgage or negotiate a new payment plan with their lender and must leave their home. Going forward, it is likely evictions and possibly foreclosures in Lynn will increase throughout the pandemic and recovery.

There were 1,035 persons experiencing homelessness in Lynn during a point-in-time count in 2019. All but five of them were sheltered; more than half were children. This estimate is likely to be low: Point-in-time counts less reliably account for unsheltered individuals and entirely miss those living temporarily with others. According to the Lynn Public Schools, there were 1,098 students experiencing homelessness registered at some point during the 2019-20 school year.



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.”

The Housing Lynn vision is a picture of what this plan, when implemented, can achieve. It is based on the housing needs identified through analysis and voiced by the community and on what residents said the role of housing should be in Lynn.



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.



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



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



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



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



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.

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.

The Lynn community aspires to have housing options that are affordable to a range of incomes, particularly current Lynners: The majority of households (62%) are low income, meaning they earn less than 80% of AMI (CHAS, 2012-16). A one-person household is considered low income if they earn \$67,400 or less per year; for a four-person household, that low-income threshold is \$96,250 or less (HUD). Low-income households are eligible for housing assistance, such as deed-restricted Affordable Housing and housing vouchers. But because there is fewer than one deed-restricted Affordable Housing unit for every four local households that might qualify in Lynn, 68% of them are cost-burdened (CHAS, 2012-16). These are households who must find housing on the private market and are therefore more vulnerable to cost increases and displacement. To ensure housing meets local need, public action and resources must support production of more Affordable Housing.

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

There are many Lynners concerned about being displaced. Though the city has long been a relatively affordable place to live, median rent for a 2-bedroom apartment in Lynn rose 27% and the median home sale price rose 34% between 2015 and 2017 (MAPC Rental Listing Database; The Warren Group). Because the city is home to high numbers of low-income households (62% of all households; CHAS, 2012-16), renters (56% of all households; ACS, 2013-17), those with a history of housing instability (like eviction, which was up 81% in 2010 from 2016; Eviction Lab, 2010-16), and residents age 65 and older (12% of the population; ACS, 2013-17) on fixed incomes—these market changes bring the risk of displacement. To facilitate development without displacement, Affordable Housing and new policies and programs to protect Lynners are needed.

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

The Lynn community aspires to have access to safe, stable housing regardless of household size or income. But with a history of disinvestment and an older housing supply, building conditions are a key concern for many residents. In Lynn, 87% of all housing was built before 1980, including 63% built before 1940 (ACS, 2013-17). Older housing stock can be expensive to maintain or upgrade, resulting in deferred maintenance by owners and landlords. Older housing stock also rarely meets modern accessibility standards for people with disabilities. Housing built before 1978 often has not undergone lead paint removal and does not have a Lead Paint Compliance Certificate. Consistent enforcement of the City's building code, ensuring tenants know their rights, and providing resources to support them through home improvements are necessary to make sure advancements in building safety don't happen at the expense of housing stability.

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

The City of Lynn is a very diverse but also segregated community. The vast majority of Black and Latinx residents live in Downtown Lynn and neighborhoods adjacent to Downtown. White and Asian populations are less concentrated, but most white people live in areas of Lynn farther from Downtown. Residents in the areas in and around Downtown are more likely to rent their homes, rather than own them, compared to the city as a whole. Housing discrimination is also an issue. The city had more Fair Housing cases than approximately 93% of Massachusetts municipalities where cases were brought (HUD Office of Fair Housing and Equal Opportunity, "Filed Cases by Geographic Location by Basis," 2014-19). This kind of discrimination thwarts integration objectives by denying housing opportunity to some groups while steering others towards them. To advance the goal of integration, the City can facilitate certain development programs and types, including mixed-income development, Affordable Housing development, and a greater diversity of housing types in predominantly single-family housing neighborhoods.

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

Many Lynn timers want to see themselves reflected in city leadership and staff, believing this is a key strategy to having their housing and other needs understood and met. But non-Latinx white people hold most City Council seats, Planning Board and other board seats, and City staff positions even though people of color are a majority of Lynn's population (62%; ACS, 2013-17). This means the perspective and needs of the majority of Lynn timers are not necessarily guiding municipal planning and decision-making when it comes to housing or anything else. In addition to racial and ethnic representation, renters and public housing residents should be represented. More than half of Lynn timers rent (56%; ACS, 2013-17) and Lynn Housing & Neighborhood Development manages nearly 850 units and administers nearly 2,500 vouchers, and many more eligible Lynn timers are on the long wait list. There have also been many missed opportunities to transact business in public, conduct outreach to residents to facilitate participation, and translate information into the multiple languages spoken in Lynn. This means community input on key decisions, particularly those pertaining to development, can be minimal. Fostering a more representative local government and ensuring more consistent and transparent communication between the City and residents will increase the range of perspectives on housing that are heard.

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.

Lynn timers engaged in this process want new development to strengthen the surrounding neighborhood and community. But the many new developments planned mostly in Downtown and the Waterfront will be virtually all 100% market rate at the high end of the market. It's clear that developers are now eager to do business in Lynn, and the City must leverage that interest to yield community benefits in exchange for the greater density, reduced parking by right, and other developer-friendly features of current zoning. These benefits can be much-needed Affordable Housing, new public open space, sidewalk and infrastructure improvements, an agreement to employ staff from certain populations in development construction or ground-floor retail, or an agreement to pay a certain minimum wage. Such benefits will ensure new development advantages new residents and long-time Lynn timers alike, those who live in a particular development and those who live in the surrounding neighborhood. In other words, everyone.

Future Development



CURRENT ZONING & OTHER CONSIDERATIONS

There are many things to consider when establishing priorities for new residential development. In addition to who will it benefit and what housing needs or demand will it meet, cities and towns ask where it should be located, what form and scale should it have, how will new residents get around, do infrastructure and services need to be expanded to support new residents, and many other questions.

The City's Zoning Ordinance determines location and housing form. Lynn's zoning code allows for many types of housing, including new, dense residential and mixed-use development. In many districts, this kind of development is allowed by right, so it typically proceeds without significant public discussion and without an opportunity to negotiate design changes or community benefits with property owners and developers. In select districts, relatively dense residential development is allowed by Special Permit. The Special Permit Granting Authority (SPGA) in Lynn is the City Council rather than the Planning Board or Zoning Board of Appeals, as is more common, whose appointed members are usually (though not always) residents with professional expertise in planning, architecture, or development. For nearly all development in Lynn, the zoning code requires administrative site plan review by a committee of city staff. The scope of site plan review is very limited, focusing largely on the location and layout of the building, as well as parking and landscaping on the site. The review must only consider the site itself and immediately adjacent parcels, not community impacts as other communities' review can entail.

Broadly speaking, Lynn's zoning districts can be thought of in three categories.

Lynn Zoning Categories

1. **Zoning that creates relatively low-density, high-cost suburban-style development.** Expanding allowed uses in these districts to different housing options (including smaller, denser housing options) would bring the zoning more in line with the existing built character of those districts and create new, less expensive housing options in those areas.
2. **Zoning that is very permissive, but does not require developers to provide community benefits.** Requiring community benefits, such as Affordable Housing, in these districts and focusing on protections of existing residents and neighbors would help address displacement concerns.
3. **Zoning that is somewhat permissive and could be slightly tweaked to incentivize community benefits.** Changing specific use or dimensional requirements in these districts would create greater opportunity for community benefits like affordability requirements.

Across all categories, changes in approvals processes could facilitate the provision of community benefits, as well as foster greater transparency, community input, and reliance on the planning and development expertise of the City's new planning department.

Housing Lynn also considers the city's infrastructure, utilities, and services like public transit and schools. No major constraints were found except for school capacity. However, Housing Lynn analysis indicates this challenge cannot be addressed with a housing strategy since turnover of existing housing and not new development appears to be a primary driver of increased enrollment. Instead, the City must continue to plan to increase school capacity going forward.

DEVELOPMENT OPPORTUNITIES

In addition to the need for Affordable Housing, this analysis considers where new housing may be located, and the suitability of different housing types based on need and surrounding context. To begin, Lynn's 7,391 acres of land were analyzed and classified based on potential development constraints:

- **Absolutely Constrained:** 1,448 acres of land (20% of the total land area) contain water bodies, permanently protected open space, rights-of-way, and cemeteries.
- **Functionally Constrained:** 1,835 acres of land (25% of the total land area) have features that pose challenges to redevelopment, such as a flood zone, core habitat, critical landscape, and/or is within 100 feet of a wetland.
- **Unknown Constraints:** 1,101 acres of land (15% of the total land area) could be redeveloped under certain circumstances, but is not currently developable due to contamination or a publicly-owned building that may or may not be available for redevelopment.
- **Highly Utilized:** 168 acres of land (2% of the total land area) are unlikely to be redeveloped due to the economic value of the current land uses.
- **Relatively Unconstrained:** 2,839 acres (38% of the total land area) do not fall into any of the above constraint categories.

As with any established city, much of this land is unlikely to see redevelopment, either due to the ongoing viability of existing land uses or constraints on the land itself. Fortunately, analysis indicates there are many vacant, undervalued, or underused parcels appropriate for new residential development and redevelopment. To identify these opportunities, each parcel larger than one acre in size and classified as relatively unconstrained or with unknown constraints was further examined. Based on parcel use, ownership, and assessed value, 50 sites were identified. But Downtown and the Waterfront were not sufficiently represented, likely because significant development opportunity in the Downtown is on parcels less than 1 acre in size and because the Waterfront is functionally constrained by the floodplain. Parcels in these areas that had been identified through prior planning processes as development opportunities add 47 sites.

In total, these 97 parcels represent a combined area of 265.2 acres of potential development opportunity in Downtown, along the waterfront, along major commercial/transportation corridors, and in the city's residential neighborhoods. This plan classifies these parcels into 6 site types and assigns generally appropriate housing types to each based on the size of the parcel relative to general scale of a given housing type, financial feasibility of development based on the value of the land and potential housing density, the buildings scale of the surrounding context, transit access and walkability of the surrounding area, and the general market context. Different housing types provide different levels of housing density, different kinds of building character, and different opportunities for inclusion of Affordable Housing. Generally speaking, as the density of and number of units in a housing development increases, so too does the financial viability of including Affordable Housing units, the viability of negotiating improvements to the surrounding public realm, and the ability to address other community needs through the development. Matches are not intended to offer specific housing proposals for a specific property, but to propose the general scale and density appropriate on different kinds of sites and in different areas of the city

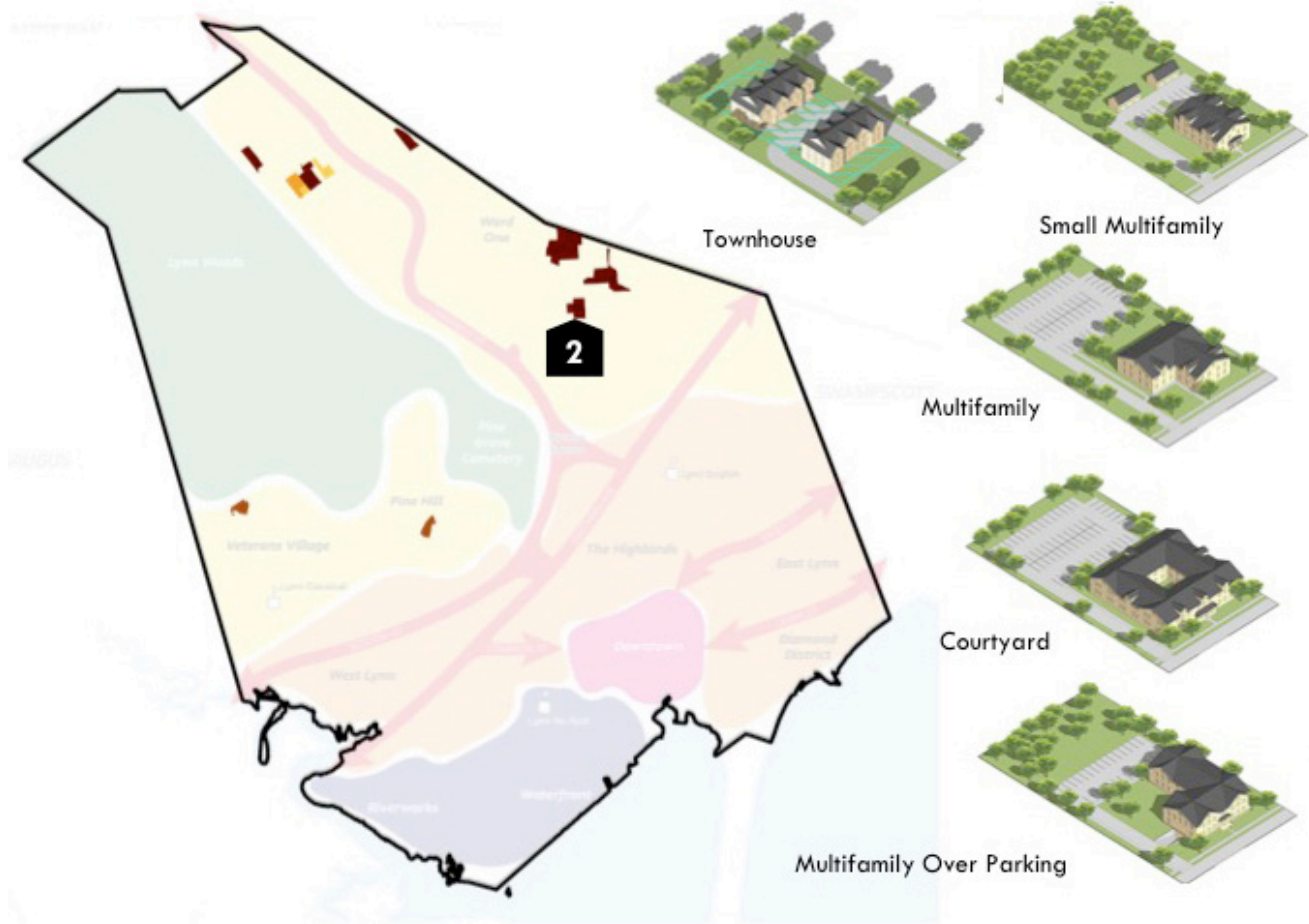
Site Type 1: Large size (4+ acres) in Waterfront/Downtown

Suitable housing types include mixed-use housing development, multifamily housing over structured parking, multifamily housing with an adjacent parking structure, mid-rise multifamily development up to six stories in height, and high-rise multifamily development up to ten stories in height. Each of these housing types provide enough potential for density to well use sites of this scale and include Affordable Housing units.



Site Type 2: Large size (3+ acres) in low-density neighborhood

Suitable housing types include townhouse, small multifamily, multifamily, courtyard residential development, and multifamily housing over structured parking. Each of these housing types provides enough potential for density to match the size of the parcels, but are also moderate in scale to match the surrounding context.



Site Type 3: Mid-size (2-4 acres) near major corridor

Suitable housing types include the conversion of an existing non-residential structure, mixed-use development, multifamily housing over structured parking, and mid-rise multifamily development up to six stories in height. Each of these housing types provides enough potential density to match the scale of the parcels, to take advantage of the access and walkability provided by the nearby major transportation corridors, and to create homes for the number of households needed to support local businesses.



Site Type 4: Mid-size (1-3 acres) in medium-density neighborhood

Suitable housing types include townhouse, small multifamily, multifamily, courtyard residential development, conversion of an existing non-residential structure, mixed-use housing development, multifamily over structured parking, multifamily housing with an adjacent parking structure, and mid-rise multifamily development up to six stories in height. These housing types provide greater housing diversity relative to the current housing in the surrounding neighborhood while being sensitive to its scale.



Site Type 5: Small size (1-2 acres) in Downtown/Waterfront

Suitable housing types include conversion of an existing non-residential structure, mixed-use development, multifamily housing over structured parking, multifamily housing with an adjacent parking structure, mid-rise multifamily up to six stories in height, and high-rise multifamily development up to ten stories in height. Each of these housing types provide enough potential for density to well use sites of this scale and include Affordable Housing units



Site Type 6: Small size (1-2 acres) in low-density neighborhood. Suitable housing types include multi-unit house, cluster/cottage housing development, townhouse, and small multifamily development. Each of these housing types provide a modest increase in density relative to the surrounding scale of development while remaining sensitive to that neighborhood context.



These matches establish three primary development objectives: First, future housing development should seek to expand the housing supply and the diversity of the housing currently available in an area. Second, future housing development should take advantage of appropriate opportunities for higher density (such as larger parcels in areas with higher-scale buildings) to achieve economies of scale and provide Affordable Housing. Third, future housing development should respect and respond to the surrounding context without matching the surrounding context at the expense of opportunities for relatively higher-density development.

Recommendations

To achieve Housing Lynn's vision and work towards its goals, the plan also includes specific recommendations for action, including legislation, policies, or programs the City can implement. Informed by community input, these recommended actions will require further analysis and public process to determine the details of the new policy or program and proceed with implementation through, in most cases, action by the Mayor's Office, City Council, state legislature, or other government entities.

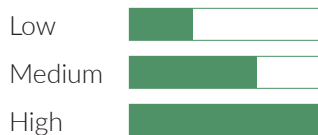
Overall, this plan's recommendations represent an ambitious but narrow list of actions intended to respond to Lynn's strongest unmet housing needs and most acute housing challenges heard and identified through this planning process. They are what should be pursued most urgently given current conditions and likely changes in capacity and resources over the five-year period of this plan, but do not constitute a complete housing toolkit.

Each action was recommended to balance impact on advancing plan goals and cost to the City, and many actions work together for maximum effect. In total, this plan recommends **12 priority actions** for the City to advance over the five-year term of this plan. In addition, there are **6 enabling actions** that will facilitate implementation of priority actions and **5 follow-up actions** that cannot easily be advanced without first advancing other actions or given current circumstances.

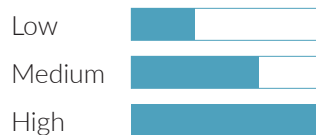
Actions are grouped within the following strategies: zoning and development, use of City resources, tenant protections, municipal culture, and housing preservation.

Recommendations Legend

Cost



Impact



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**

Supported Goals: Affordable Housing, Anti-displacement, New Development Benefits, Integration

Cost: 

Impact: 

An “Inclusionary Development Policy” (IDP) or “Inclusionary Zoning” requires a certain portion of units within new housing developments of a certain scale to be deed-restricted Affordable Housing for low-income households. Inclusionary zoning is a good way to ensure new market-rate development benefits residents with lower incomes without relying on limited government subsidy. While inclusionary zoning can be written in many ways, the Housing Lynn process indicates the importance of a policy that can achieve deep affordability in Lynn, such as requiring units for households with incomes at or below 60% or 50% of AMI. To be effective, the policy must balance affordability requirements and cost offsets to ensure development remains feasible.

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

Supported Goals: Affordable Housing, Integration, New Development Benefits

Cost: 

Impact: 

Mixed-use development is that with retail on the ground floor and apartments or condominiums above. While current Lynn zoning allows mixed-use development along corridors generally, the law also includes dimensional and parking requirements that may make this type of development financially infeasible. **Intersection! With inclusionary zoning, this rezoning will create greater opportunity for Affordable Housing production at no cost to the City. To minimize displacement risk, rezoning should not be pursued until inclusionary zoning is in place and mechanisms to negotiate community benefits are strengthened. The City should also act swiftly to implement recommended tenant protections that do not require Home Rule petition, though others may not be in place prior to rezoning due to the need for state approval.**

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

Supported Goals: Affordable Housing, Anti-displacement, Integration, New Development Benefits

Cost: 

Impact: 

Some local zoning ordinances establish procedures to study the impacts of proposed development and require developers to mitigate any negative impacts on transportation, the public realm, the environment, or other community features. More recently, Equity Impact Assessments are being used to also consider a development’s potential impacts on different racial and ethnic groups, low-income households, or other protected or vulnerable classes. Incorporating an Equity Impact Assessment for residential development proposals into a formal development review process will provide the City with a mechanism to require mitigation and ensure equity goals are advanced.

● **Enabling Action 1.D:**

Amend development approvals processes to enable greater transparency, opportunities for community input, and negotiation of community benefits

Supported Goals: Affordable Housing, Anti-displacement, New Development Benefits

Cost: 

Impact: 

Lynn's development approvals processes were designed to encourage market-rate development at a time when there was little of it happening in the city, so relatively large developments are allowed "by right" and Site Plan review is very limited. Consequently, there is limited opportunity for community input on development and no formal mechanism to negotiate community benefits. By reforming these processes, including amending the special permit process to afford greater discretion to City officials, the City can both create occasions for public hearings and comment on development and produce more Affordable Housing and other benefits through development.

● **Enabling Action 1.E:**

Amend the current zoning's development-friendly dimensional rules to facilitate negotiation of greater community benefits

Supported Goals: Affordable Housing, Anti-displacement, New Development Benefits

Cost: 

Impact: 

In Lynn, the current zoning allows greater density, height, and other cost-saving development features without requiring benefits, in part because the priority has long been to attract development during a period of disinvestment. As development interest in Lynn continues to increase, these development incentives can be offered only in exchange for concrete benefits, such as Affordable Housing or new public open space, to ensure development serves the broader community. **Intersection! These zoning amendments would allow implementation of a stronger inclusionary zoning policy. Overly permissive zoning makes it difficult to provide regulatory cost offsets for deeper affordability or more Affordable Housing units.**

● **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

Supported Goals: Integration, New Development Benefits

Cost: 

Impact: 

Lynn has several relatively low-density areas that are currently zoned to require all new development be detached single-family homes on roughly a quarter-acre. This type of housing tends to have higher price tags, limiting who can live in those neighborhoods. Smaller, relatively dense housing types are often more accessible to new families and seniors, households with modest incomes, people of color, and others. Targeted zoning changes would create more varied housing options, such as ADUs, townhomes, duplexes, cottages, and small multifamily buildings.

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**

Supported Goals: Affordable Housing, Integration, New Development Benefits

Cost: 

Impact: 

This tool allows private property owners to pay reduced local property taxes for a specified period. Though tax incentives have historically been used to attract reinvestment in market-rate real estate, the Lynn market is now stronger so such incentives are less necessary. Instead, tax incentives should be used to offset the cost of producing Affordable Housing at prices appropriate for current Lynners. **Intersection! Cost offsets like greater density or reduced permitting fees make it possible for inclusionary zoning to deliver housing affordable to households at 80% of AMI in most cases, but tax incentives or other significant cost offsets make it financially feasible to require more deeply affordable housing. This tool should be used to support projects inclusive of units at or below 60% or 50% of AMI, depending on financial feasibility.**

● **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**

Supported Goals: Affordable Housing, Integration, New Development Benefits

Cost: 

Impact: 

Land prices are very high in the Greater Boston region. Prioritizing public land for Affordable Housing and offering it to developers for a nominal fee can reduce the cost of creating that housing, net more units overall, and/or deepen the affordability of those units to make them more accessible to current Lynners. This tool should be used to support projects inclusive of units at or below 60% or 50% of AMI, depending on financial feasibility. **Intersection! An Equity Impact Assessment will be useful in those instances where public land is not appropriate for housing or proposals for Affordable Housing include other land uses. EIAs will help the City assess whether those proposals advance or impede equity goals and what mitigation is needed in the latter case.**

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

Supported Goals: Affordable Housing, Anti-displacement, Integration, New Development Benefits

Cost: 

Impact: 

Right now, the City takes control of land on an as-needed basis and uses it for various purposes, but a housing and land acquisition program would make the acquisition of land an explicit policy priority and commit resources to it. When combined with a public land for Affordable Housing policy, a housing and land acquisition program creates new opportunities to produce Affordable Housing. **Intersection! Funds received through an inclusionary zoning policy can support this 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

Supported Goals: Affordable Housing, Integration, New Development Benefits

Cost: 

Impact: 

An Affordable Housing Trust Fund (AHTF) is a locally controlled quasi-public nonprofit that receives and apportions funds or land earmarked for Affordable Housing. Keeping Affordable Housing funding separate protects the funds from being used elsewhere and ensures they will be available and efficiently accessible when opportunities arise.

Intersection! An AHTF will make the funding needed to support a housing and land acquisition program readily accessible and available. It can also receive payments made in lieu of units via inclusionary zoning.

● **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

Supported Goals: Affordable Housing, Integration, New Development Benefits

Cost: 

Impact: 

Today, nonprofit housing developers produce most deeply Affordable Housing in the US. They apply for federal Section 8 and/or state MRVP project-based vouchers to develop units for households at or below 30% of AMI. But these units, as well as those priced for households at or below 50% of AMI, require additional subsidy beyond what state and federal government programs provide. Lynn's local funding, such as through HOME or the Community Development Block Grants (CDBG), and vouchers can close the budget gap to ensure new Affordable Housing is truly affordable to Lynners. In Lynn, the nonprofit Neighborhood Development Associates (NDA), in coordination with LHAND, produces most of the city's new Affordable Housing. The City and LHAND can leverage their own capacity by also working with independent nonprofits. **Intersection!** Working with CDCs to produce deeply Affordable Housing can be aided by a policy to use city-owned land for this purpose, which would provide both a mechanism to build relationships with CDCs and to support work that requires significant public resources in the form of subsidy or land. CDCs also usually require local funds to match state or federal subsidies.

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

Supported Goals: Anti-displacement, Building Safety, Integration, Representation

Cost: 

Impact: 

An Office of Housing Stability (OHS) is a division of local government that educates landlords and tenants on their rights and responsibilities, monitors rental and eviction activity, advocates for tenants facing eviction, mediates disputes, enforces tenant protection policies, and works to rehouse housing-insecure residents. An OHS can help Lynn monitor and enforce its current policies and implement new tenant protections. It can coordinate a response to displacement, overcrowding, and homelessness in Lynn across public agencies.

● **Priority Action 3.B:**

Implement rental property registration and inspection to ensure standards for building safety and landlord practices are met

Supported Goals: Anti-displacement, Building Safety

Cost: 

Impact: 

Rental registration requirements ensure landlords register their rental properties and submit to regular inspections by City staff so that the City can better enforce rules for building safety and deter bad landlord practices. Owners of units that are not registered, either due to noncompliance with the policy or the state of the unit, are fined and subject to legal action. Lynn adopted a version of these rules last month. **Intersection! An OHS can help ensure tenants know their rights and connect them with resources they may need if their homes undergo improvements.**

● **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

Supported Goals: Anti-displacement, Building Safety

Cost: 

Impact: 

A tenant anti-harassment policy writes into local law limitations on landlord behavior, typically prohibiting actions like threats, tenant lockouts, cutting off essential services, immigration-related threats, and more. While harassment by landlords is already illegal and can create civil and criminal liabilities for landlords, this type of policy enables the City to be more directly involved in anti-harassment enforcement. The City could give notice to landlords and tenants of their rights, process complaints, and issue tickets against landlords who commit harassment.

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

Supported Goals:

Anti-displacement

Cost: 

Impact: 

Notice requirements for rent increases and the sale of homes state that landlords must inform tenants of one of these events, often at least 30 to 90 days prior. State policy applies to the sale of apartment buildings being converted to condominiums, but local policies are needed to ensure notice of sale is required when new landlords purchase apartment buildings and when landlords plan to increase rents. These policies can help curb evictions, overcrowding, and homelessness by giving tenants time to plan for changes in their housing costs and tenure.

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

Supported Goals:

Anti-displacement

Cost: 

Impact: 

Just Cause Eviction requirements state that evictions can only be carried out for breaches of a lease terms, such as non-payment of rent, damage to the unit, or criminal activity. Though Just Cause Eviction laws differ across the country, typically they prevent evictions for reasons like the sale or foreclosure of a building. Just Cause Eviction laws typically only apply when landlords own above a certain number of units. Just Cause Eviction requirements can help mitigate displacement risk and curb overcrowding and homelessness.

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

Supported Goals: Anti-displacement, Representation, New Development Benefits

Cost: 

Impact: 

Government decision making is most representative of the community's will when the public is informed and can actively communicate its needs. The City of Lynn and other public bodies should increase transparency through robust advertising of meeting notices, posting meeting notes and summaries, providing background and context materials, posting legislation and adopted ordinances online, providing materials in multiple languages and meetings with language interpretation, livestreaming meetings, holding meetings at times that allow more people to attend, publishing administrative data through an "open data" portal, and more. **Intersection!** Changes to the City's development approvals processes would help facilitate greater transparency by providing public notice, comment periods, and more formal site plan review.

● **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

Supported Goals:
 Representation

Cost: 

Impact: 

Equity and cultural competency trainings are periodic lessons for government staff and officials on how to implement policy in ways that promote equity and justice, and engage with the public in ways that are welcoming and responsive. Trainings provide staff tools to confront unconscious biases, assumptions, and frameworks for avoiding discrimination in their day-to-day work. These trainings can help all Lynn staff and officials, particularly white officials, navigate public service in a city where people of color are in the majority and residents have varied backgrounds.

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

Supported Goals:
 Representation

Cost: 

Impact: 

Data indicates Lynn’s government is not racially or ethnically representative of the community. Changing this may create outcomes in housing and development that are more aligned with community needs. While the Mayor’s Office has already taken steps to diversity municipal governance, a public commitment indicates this is a priority, establishes metrics to assess progress, and sets a timeline for advancement. Using past patterns of staff turnover and the length of terms for board members, the City should set a reasonable timeline for creating a more representative local government.

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

Supported Goals: Affordable Housing, Anti-displacement

Cost: 

Impact: 

If Affordable Housing deed restrictions, typically in place for at least 30 years, aren’t renewed, low-income residents can be evicted or displaced. LHAND and the City have been able to preserve many Affordable Housing units through negotiation and funding. But owners may be more inclined to convert buildings to market-rate housing as the market strengthens. Currently, the state has the right to purchase expiring Affordable Housing if the owner decides to sell, but not if they convert the units to market-rate housing. A municipal right to purchase allows local government to acquire expiring Affordable Housing in this and any case.

Intersection! An Affordable Housing Trust Fund (AHTF) can be a useful tool for collecting and spending funds on these purchases.

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

Supported Goals: Affordable Housing, Building Safety

Cost: 

Impact: 

The Massachusetts Attorney General’s Office’s (AGO) Neighborhood Renewal Program allows the AGO and local government staff to identify problem properties and track down their owners. If the owners cannot prove they will repair their property, the AGO and municipality can ask the court system to appoint a “receiver” (usually a nonprofit or real estate professional) to do so. After the receiver repairs the home, the receiver can take ownership of the property if the owner cannot provide reimbursement. While receivership is primarily a code enforcement tool, Lynn could work to appoint receivers who agree to dedicate received properties for Affordable Housing.

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

Supported Goals: Affordable Housing, Anti-displacement

Cost: 

Impact: 

A tenant right of first refusal (ROFR) requires landlords to alert tenants that the building is going up for sale, and gives tenants a specified period to purchase the building at fair market value. Under some tenant ROFR provisions, tenants can also assign their right to nonprofit housing providers and community land trusts. Because so many renters are low income in Lynn, it is likely this tool will be used primarily for tenant stabilization rather than to create homeownership opportunities. Tenants can use the time granted by the ROFR to identify nonprofit partners who can access the financing and credit needed to buy the building for the purpose of maintaining stable rents or converting units to deed-restricted Affordable Housing.

● Priority Action 5.B: Prioritize Affordable Housing funding to preserve existing deed-restricted Affordable Housing and convert inexpensive housing on the market to deed-restricted units

Supported Goals: Affordable Housing, Anti-displacement, Building Safety, New Development Benefits

Cost: 

Impact: 

Lynn currently receives federal funding, including funding from the HOME program and Community Development Block Grants (CDBG), that is used for a variety of housing and related purposes. The City should use these and other relevant funds for preservation of deed-restricted Affordable Housing and conversion of inexpensive unrestricted housing to Affordable Housing. This can help existing residents of deed-restricted Affordable Housing and inexpensive market-rate housing avoid displacement due to expiring deed restrictions or changes in the market. **Intersection! Prioritizing funding for preservation and deed-restriction of market-rate housing would provide the resources needed for the City and nonprofits to act on rights to purchase and rights of first refusal.**



Affordable Housing Production Target

Despite a significant supply of Affordable Housing, there remains profound unmet need for these homes. There is fewer than one home on the state's Subsidized Housing Inventory for every four eligible households in Lynn. To ensure there were one unit for every household that needs it, an additional 15,533 Affordable Housing units are needed. Further, most Affordable Housing programs serve households with incomes at or below 80% of AMI, or \$86,650 for a family of three, but there is need in Lynn for more deeply Affordable Housing. While roughly 16% of Lynn households have incomes between 51% and 80% of AMI, another 16% have incomes between 31% and 50% of AMI (no more than \$57,600 for a family of three) and roughly 30% have incomes at or below 30% of AMI (\$34,550 or less for a family of three) (CHAS, 2012-16).

But the reality of Affordable Housing production today means need cannot be fully met in five years. Even in extremely strong real estate markets in Greater Boston, it is uncommon to see thousands of units in development each year. Unfortunately, limited land availability, anti-density policies and community sentiment, and cost of land and construction constrict supply. There is also huge gap between what residential buildings cost to construct and maintain and the rents most people can afford to pay. For deeply Affordable Housing, this gap is even more pronounced. To fill the gap, Affordable Housing, whether produced through private development or the public sector, requires significant federal, state, and local public resources. And yet these subsidies are far too scarce and very competitive.

The primary resource for Affordable Housing production today is the federal and state Low-Income Housing Tax Credit (LIHTC), which helps offset the construction and operation cost of units affordable to households with incomes at or below 60% of AMI. To reach deeper levels of affordability, such as units for households with incomes at or below 50% of AMI, local funding is necessary to offset the additional cost. To reach the greatest depths of affordability—30% of AMI and below—federal Section 8 and/or state MRVP project-based vouchers are needed. In addition to closing the gap, local funding is usually needed if developers are to be competitive for vouchers, LIHTC, and other federal and state funds. Localities like Lynn have Affordable Housing funding for this and other purposes through the Community Development Block Grant (CDBG) and HOME programs. Most Affordable Housing requires a combination of these subsidies to be built, but they are simply too limited to facilitate construction of enough housing to meet need. Identifying other local funding sources and raising revenue would allow the City to support greater Affordable Housing production and development of units at deeper affordability levels.

In the face of this challenge, the City is committed to leveraging current and future resources to require developers to make progress towards meeting Affordable Housing need in Lynn. The first goal of this plan is to “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.” This local median is slightly more than 50% of the area median income for a household of two, or \$51,200, and slightly less than 50% of AMI for a household of three, or \$57,600.

To advance this goal and meet unmet need while taking into account likely market activity, current public resources, and development opportunities, this plan sets an Affordable Housing production target of at least 15% of new housing units built in Lynn over the five-year lifespan of this plan. A minimum of 10% of new development will be for households with incomes at or below 50% of AMI, while 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, it recognizes the critical need at this level. The City will make every effort to support production of units for households with incomes at or below 30% of AMI given current resources and forthcoming opportunities. For any new Affordable Housing, units will be appropriate for a range of household types, from families in need of multiple bedrooms to seniors.



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

- A minimum of 10% of new units will be for households with incomes at or below 50% of AMI, while the remainder will serve households with incomes no higher than 80% of AMI
- The City will pursue opportunities to use available resources to support production of units for households with incomes at or below 30% of AMI

The City will undertake an annual review of residential development and this plan’s other goals and implementation actions

The City will revise the Affordable Housing target as needed based on changes in housing need, resources, and other factors

Progress towards the 15% target will be made by both private and public sector activity. The following plan recommendations, described earlier in this document, will facilitate progress towards the target and sub-target.

Select Housing Lynn recommendations to facilitate production at targeted affordability levels

Recommendation	Recommended Affordability Target this Tool Should Support	Description
<p>Priority Action 1.A: Inclusionary Development Policy</p>	<p>Units for households at or below 60% or at or below 50% of AMI, depending on financial feasibility</p>	<p>Inclusionary zoning commonly sets aside units for households at or below 80% of AMI, but the City is considering creative cost offsets that could allow the policy to achieve deeper affordability. Financial modeling done as part of this process indicates a policy requiring Affordable Housing at 60% or possibly 50% of AMI could be feasible by limiting the number of units set aside as affordable and providing a combination of cost offsets, like tax incentives and and/or local funding. A subsequent process entailing further analysis and community engagement to design inclusionary zoning should ensure the public is aware of these tradeoffs so they can give informed feedback on policy priorities.</p>
<p>Priority Action 2.A: Tax incentives for deeper affordability</p>	<p>Units for households at or below 60% or at or below 50% of AMI, depending on financial feasibility</p>	<p>The City can provide tax cuts via Tax Increment Financing (TIF) or the Housing Development Incentive Program (HDIP) to enable development at or below 60% or 50% of AMI. This is one potential cost offset that can be offered through inclusionary zoning or independently in exchange for affordability. Local preference can be used in combination with tax incentives to ensure Lynners are prioritized for Affordable Housing units.</p>
<p>Priority Action 2.B: Public land for Affordable Housing</p>	<p>Projects inclusive of units for households at or below 50% of AMI and, in combination with other cost offsets (such as those below), at or below 30% of AMI</p>	<p>As with tax incentives, the City can bring down the cost of development by providing public land at below-market or no cost. In exchange, developers should be required to include a portion of units at or below 50% of AMI. Developers can also choose to include units at higher levels of AMI, resulting in an overall greater number of deed-restricted Affordable Housing units within the development. Local preference can be used in combination with public land to ensure Lynners are prioritized for Affordable Housing units.</p>

<p>Enabling Action 2.D: Community development corporation (CDC) support</p>	<p>Projects inclusive of units for households at or below 50% and 30% of AMI</p>	<p>Federal Section 8 and/or state MRVP project-based vouchers are needed to make it financially feasible to include a portion of units affordable at or below 30% of AMI in developments. Non-profit developers and CDCs are experienced and practiced at applying for these competitive vouchers and are therefore the primary producers of deeply Affordable Housing like this. Typically, these units amount to approximately 20-25% of a project. The City itself can support these developers with local funds (typically needed to increase a developer's competitiveness for state funding) in exchange for including units at this affordability level. Local preference can be used to ensure Lynners are prioritized for these Affordable Housing units.</p>
<p>Priority Action 5.B: Affordable Housing funding</p>	<p>Projects inclusive of units for households at or below 50% and 30% of AMI</p>	<p>Housing Lynn calls for Affordable Housing funding, including CDBG and HOME funds, to be used to preserve existing deed-restricted Affordable Housing, convert inexpensive housing on the market to deed-restricted units, and support development of new Affordable Housing for very-low- and extremely-low-income Lynners. In the latter case, these funds should be reserved for new construction projects that are inclusive of units for those at or below 50% and 30% of AMI. These funds might also benefit developments with a broader range of Affordable Housing units, such as Gateway North. Local preference can be used in combination with local funds to ensure Lynners are prioritized for Affordable Housing units.</p>