



HOUSING LYNN

A Plan for Inclusive Growth

MARCH 2021



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Mayor's Office

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Lynn Housing Authority and Neighborhood Development

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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 & 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.

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.



Introduction

ABOUT LYNN

At 13.5 square miles and home to more than 90,000 people, Lynn is one of the largest municipalities in Massachusetts and the largest in Essex County. Located on the North Shore on the Massachusetts Bay and Atlantic Ocean, Lynn is about 10 miles from downtown Boston. In addition to several bus routes that connect Lynn with neighboring communities, the City has a stop on the Newburyport/Rockport Line of the MBTA Commuter Rail. In 2014, a seasonal commuter ferry service was established between Lynn and Boston's Financial District, but service has been intermittently suspended (including at the time of this writing) due to lack of operating funding.

The area that is now Lynn was originally inhabited by the Naumkeag people, but was settled by the English in 1629 as an expansion from Salem. 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. But that changed as, over the course of the 20th century, dramatic industry shifts in this country caused the city's manufacturing base to shrink significantly. Today, the shoe industry is gone, and though Lynn remains home to a division of GE Aviation and other manufacturing companies, they employ far fewer people than they once did. 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.

In 2009, Lynn became one of 26 Gateway Cities in the Commonwealth. These midsize urban centers anchor regional economies around the state, but the industry that once defined them has been shrinking. Nevertheless, Gateway Cities continue to be an entry point for new immigrants to the United States, many of whom have made homes and strong communities in Lynn. 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.



Lynn Location Types

Lynn is comprised of seven wards and many neighborhoods. Though there are no formal neighborhood designations, and different sources call the same areas by different names, residents often identify as living in Downtown or Central Square in Central Lynn; Pine Hill, Veteran’s Village, and many other neighborhoods of West Lynn; the Diamond District, the Highlands, Goldfish Pond, and many other neighborhoods of East Lynn; and Wyoma, Fays Estate, Lynnfield Street, and many other neighborhoods of North Lynn. For the purposes of this plan, areas of the city are loosely categorized according to different location types. This allows for consistent understanding of how features and attributes vary across the city, including existing land uses, zoning, building types, parcel sizes, and key demographic characteristics.

Downtown. The historic center of Lynn, Downtown features a mix of residential, office, retail, and institutional land uses. This area features relatively tall, dense buildings with little to no front, back, or side yards. It is home to many of the city’s renters, lower-income households, and residents of color. Resulting from permissive by-right zoning, it is also an area of recent development activity, including several new higher-end market-rate multifamily projects, with many more in the pipeline.

Low Density Neighborhoods. These primarily residential neighborhoods are largely characterized by homeowners occupying single-family houses with relatively large lot sizes and large front, back, and side yards. Other land uses include open spaces and select institutional buildings.

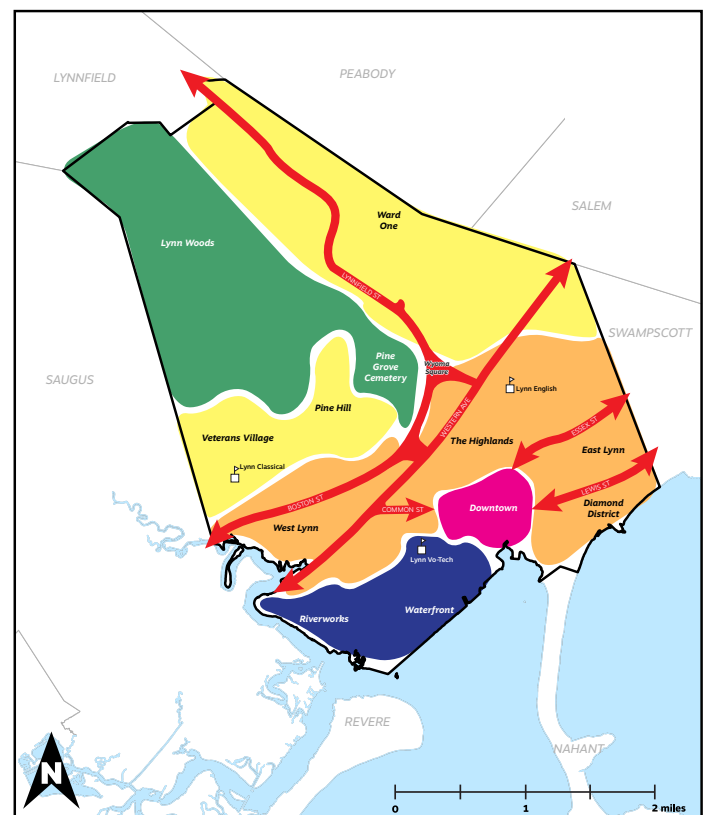
Medium Density Neighborhoods. These primarily residential areas feature a mix of single-family and multifamily buildings with relatively small lot sizes and small, front, back, and side yards. As in Low Density Neighborhoods, other uses include open spaces and institutional buildings.

Major Corridors. Corridors contain a mix of residential and commercial uses that serve surrounding neighborhoods. These areas contain neighborhood business districts, and may include single-story buildings and parking lots.

Waterfront & Lynnway Areas. The areas surrounding the Lynn Waterfront and the Lynnway contain mostly industrial, formerly industrial, and commercial uses on large parcels of land. In recent years, the Waterfront was identified by the City as an area for new, high-density development, and several large-scale market-rate apartment and condo buildings are in the works.

Large Open Spaces. Lynn contains a significant amount of protected open space. The map below shows two of the largest green spaces: Lynn Woods and Pine Grove Cemetery. These locations are not relevant to this housing discussion.

Figure 1: Location types, Lynn



Lynn Location Types

■ Downtown	■ Major Corridors
■ Low Density Neighborhoods	■ Large Open Spaces
■ Medium Density Neighborhoods	■ Waterfront & Lynnway Areas

HOUSING AFFORDABILITY

What is Affordable Housing?

We know 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.

But what do we mean by “affordable”? When most people talk about housing affordability, they simply mean housing that works within their budget. 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), though it is not universally affordable. In fact, much of this housing in Lynn does not cost less than 30% of income for many Lynnners because they tend to have lower incomes. And as housing demand increases in a community and the market for housing becomes more competitive, as it has in Lynn, this kind of housing rises in cost and becomes less and less affordable.

Housing planners use a more specific definition of “Affordable Housing” when discussing housing policy and development. 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, ensuring that income-eligible households can stay in their communities without having to make difficult financial decisions, such as skipping meals or doctor’s appointments, to have enough money to pay for their homes. Without deed restrictions, housing costs can go up as markets rise, making homes that were once inexpensive now costly. Deed-restricted Affordable Housing 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 & 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 \$53,500, which means Affordable Housing based on the 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, such as households at or below 50% or 30% of AMI. The below table translates AMI levels to incomes for different household sizes. For more on AMI, see the appendix of this plan.

Table 1: FY 2020 HUD Income Limits by AMI and household size

Household Size	Extremely Low Income 30% AMI	Very Low Income 50% AMI	Low Income 80% AMI
1	\$ 26,850	\$ 44,800	\$ 67,400
2	\$ 30,700	\$ 51,200	\$ 77,000
3	\$ 34,550	\$ 57,600	\$ 86,650
4	\$ 38,350	\$ 63,950	\$ 96,250
5	\$ 41,450	\$ 69,100	\$ 103,950
6	\$ 44,500	\$ 74,200	\$ 111,650
7	\$ 47,600	\$ 79,300	\$ 119,350
8	\$ 50,650	\$ 84,450	\$ 127,050

Source: US Department of Housing & Urban Development

Throughout this plan, Affordable Housing refers to housing for households with low incomes at or below 80% of AMI, unless otherwise specified.

Affordable Housing can take many forms, including public housing and private Affordable Housing, which is typically built by nonprofit developers or for-profit developers through mixed-income projects. All Affordable Housing requires subsidy, which usually comes from the government. Today's Affordable Housing developments typically require multiple subsidies from all levels of government, as well as private debt and foundation funding, in order to be built. In addition to government-subsidized Affordable Housing, some cities require market-rate developments to include Affordable Housing under laws called "inclusionary zoning." In this case, the market-rate units in each development help to subsidize the Affordable Housing in that development. Lynn does not currently have inclusionary zoning, but analysis to support development of a policy for the city was conducted as part of this housing planning process.

The state's Subsidized Housing Inventory (SHI) is the best record of Affordable Housing in Massachusetts, though it also includes market-rate units in some mixed-income rental developments. In 2017, Lynn had 4,307 units, or 12.06% of its housing, on the SHI, meaning it had exceeded the state's minimum threshold of 10%.¹

In addition to deed-restricted Affordable Housing units, many Lynnners have housing vouchers that help bring down the cost of rental housing. Vouchers can be issued to renters or associated with units. They subsidize rent for tenants of privately-owned, market-rate rental units so that the tenants pay no more than 30% of household income. In 2016, Lynn Housing & Neighborhood Development administered 2,481 vouchers, including 1,434 Housing Choice Vouchers, and 111 shelter-plus-care tenant-based subsidies. Other agencies administered another 1,167 tenant-based vouchers. Together, there were 3,648 vouchers issued by the City, some of which were used outside of Lynn. Some Lynnners also held vouchers issued by other communities.²

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 or not to take housing vouchers. In tight markets with low vacancy rates like Lynn, there's less incentive to accept them and navigate the corresponding bureaucracy. Further, the maximum value of vouchers can be too low to provide a sufficient level of assistance in high-cost markets. And because voucher values are determined locally, sometimes those with vouchers originating in higher-cost municipalities can afford to pay landlords more with their vouchers than those with vouchers originating in Lynn or other lower-cost markets.

Regional Submarkets

Relative housing affordability is an attribute of a housing market, embodying both supply and demand.

Markets are local and regional, with housing costs affected by everything from jobs creation 20 miles away to the development of an individual building on a local block. The regional housing market plays a large role in Lynn's overall housing market, including population growth throughout Greater Boston and a lack of affordability in the inner core and surrounding suburbs. But local context, including demographic movement and real estate activity, determines to some degree how regional trends play out on a smaller scale; so different parts of the region, even different parts of a city like Lynn, have different market dynamics.

To help understand these dynamics within Lynn, this plan relies on ongoing research on regional submarkets produced by MAPC as part of its new regional plan, Metro Common 2050. The agency analyzed data on 28 variables for each census tract in the region and grouped together tracts with a similar

¹ DHCD Subsidized Housing Inventory, January 2021; LHAND data; MAPC calculations

² Lynn Housing & Neighborhood Development

set of variables into seven submarkets.³ Lynn contains four of those submarkets, representing a wide range of conditions, summarized here:

Submarket 2: Diamond District, Downtown, the Waterfront, Sagamore Hill. This submarket is characterized by high-density, lower-cost mixed-age housing stock; lowest household income; high foreclosure, business buyers (i.e., homebuyers that are not individual households), and cash sales (i.e., no mortgage); greatest increase in home value; increasing population and density.

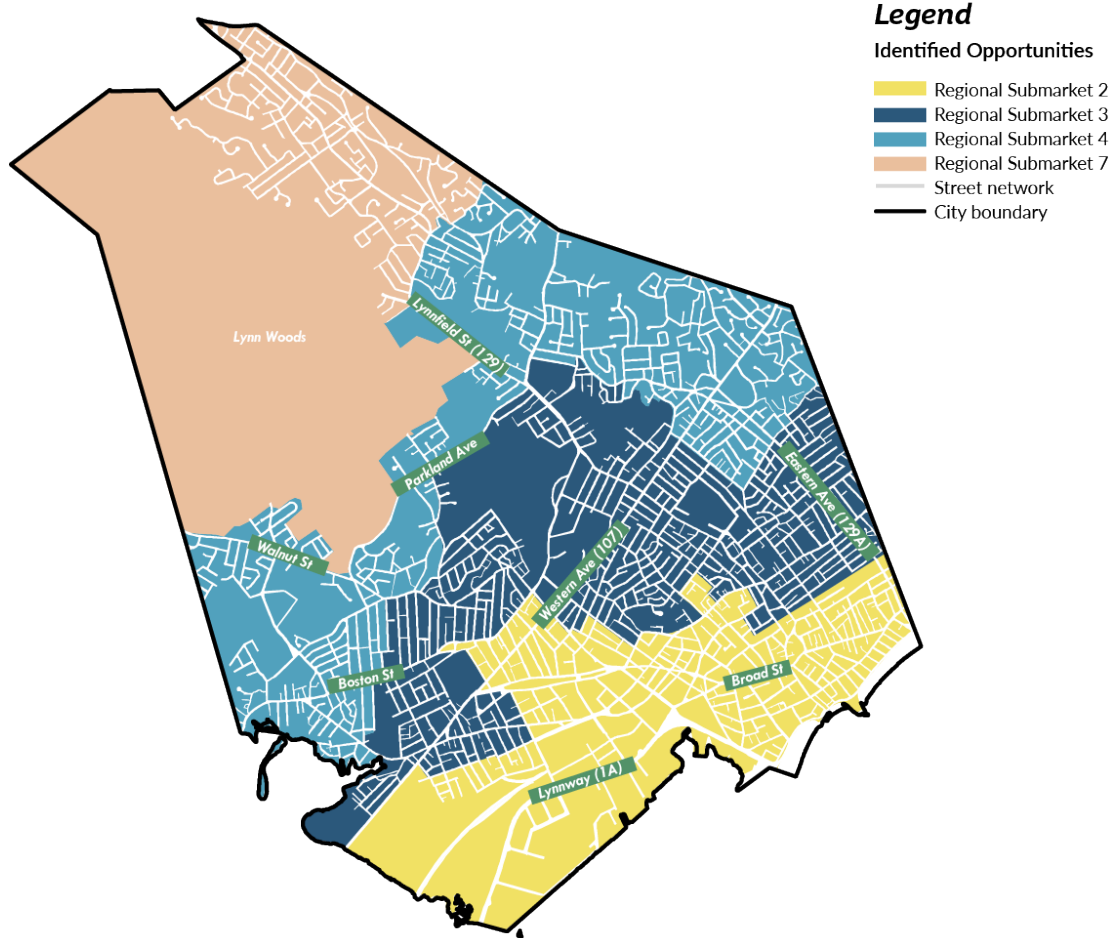
Submarket 3: East Lynn, the Highlands, West Lynn. This submarket is characterized by moderate density, oldest housing stock; low/moderate household income; increasing home values and rents, decreasing renters.

Submarket 4: Pine Hill, Veterans Village, Wyoma. This submarket is characterized by low-density, lower-cost, older housing stock; moderate household income; minimal change in population or property values.

Submarket 7: Lynnfield Street. This submarket is characterized by lowest density, newer moderate-cost housing stock; very high household income; most stable pre-/post-recession residential sales activity; minimal change in population or property values.

This submarket analysis informs understanding of specific housing dynamics in Lynn and what plan recommendations are needed to intervene with any market trends that exacerbate housing need.

Figure 2: Regional submarkets, Lynn



3 Submarkets not found in Lynn include the following. Submarket 1 is located at the center of the Greater Boston region, in areas like Beacon Hill, Back Bay, northern Brookline, and in Cambridge along Massachusetts Avenue. This submarket has the highest building density, the highest cost housing, moderate incomes, increasing home values and decreasing renters. Submarket 5 is located in communities like Newton, Weston, Wellesley, and Lincoln. These areas have older, low-density, suburban housing stock, with high incomes, high housing costs, and minimal change over time. Submarket 6 contains new, low-density, low-cost housing stock and people with incomes close to the regional average. There is an increasing population and housing costs here, with a high rate of foreclosure. Submarket 6 is located in areas like southern Salem, northwestern Revere, and areas of Burlington, Woburn, Dedham, Quincy, and Weymouth.

PLAN BACKGROUND

Recent Development

In 2015, Massachusetts Governor Charlie Baker established the Lynn Economic Advancement & Development (LEAD) Team, composed of representatives of multiple state and municipal public agencies, to support Lynn's "revitalization." The LEAD Team aimed to leverage the city's assets, including the underutilized waterfront and transportation connection to Boston by supporting economic development strategies, sponsoring planning initiatives, expediting permitting, endorsing zoning amendments, activating underutilized parcels, and other strategies. This effort 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.

In 2018, Gateway North, a mixed-use apartment complex on Washington Street was completed, with 63 homes reserved for low- and moderate-income households and 8 market-rate units. Before this project, the last significant Affordable Housing production was in 2005-6 at Brickyard Village, and Neighborhood Development Associates (NDA) produced some scattered site Affordable Units in the 2010s. Also in 2018, construction on Lynn's first luxury midrise (on Munroe Street) began.

In 2019, ground was broken on a major market-rate waterfront development, with many others in the pipeline. As of 2020, two new luxury projects are planned for the downtown area, one at Central Square and one on Baldwin Street, with 300 and 259 market-rate units, respectively. Another project, amounting to 98 market-rate units, is planned for East Lynn. Other projects are in the works, including 330 units at Central Square, 142 at Baldwin Street, and more. New development signifies a strengthening housing market in Lynn, and a resilient market given the activity is occurring during a pandemic.

These changes are in part the result of immense political will and public funding and support at the local and state levels. But efforts wouldn't have been successful if people weren't 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.

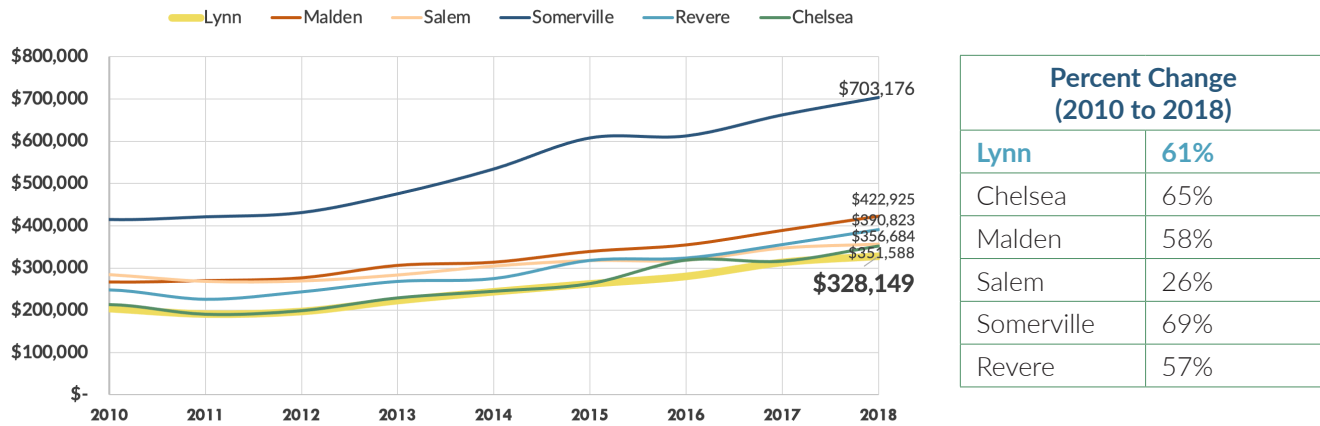
Regional Context

While Boston and many surrounding communities have seen steadily rising housing prices for some time now, Lynn continues to offer relative affordability in the inner core. As a result, Lynn remains home to many low- and moderate-income households: 61% and 10%, respectively (ACS 2011-15). Many people of color also live in Lynn, with a population that is 39% of Hispanic or Latino origin, 13% black, and 8% Asian (ACS 2013-17). More than half of Lynn households rent and 65% of Lynners live in family households (ACS 2013-17). But as Lynn becomes less affordable, these populations risk being priced out.

Many nearby cities are confronting this, as housing supply struggles to keep up with demand, costs skyrocket, and much of the new development is higher end. While Lynn's housing is still less expensive than in Malden, Salem, Revere, Chelsea, and Somerville, the rate of increase in cost is comparable if not higher. Between 2010 and 2018,

single-family and condo unit sale prices in Lynn remains lower than in these other places, but are rising at faster rates. Lynn's median sale price of \$328,149 (in 2019 dollars) represents a 61% increase over the last 8 years. Only Chelsea's and Somerville's sale prices rose faster, at 65% and 69%, respectively (The Warren Group, 2010-18).

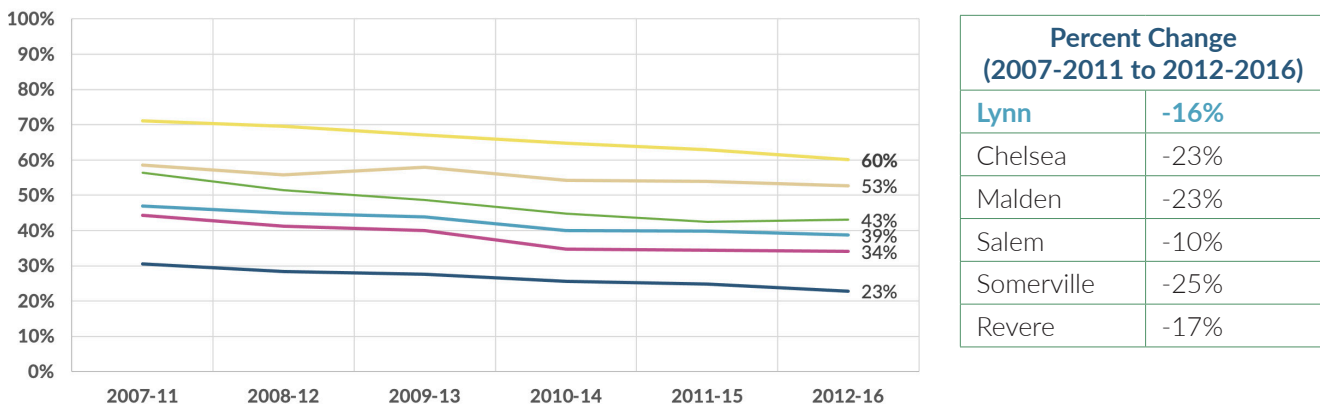
Figure 3: Median single-family and condo unit sale price, 2010-18 (2019 dollars)



Source: The Warren Group, 2010-18

Meanwhile, in 2018, Lynn rents were still low compared to these other markets. Lynn's median listed rent for a two-bedroom unit is \$1,750, compared to \$2,050 in Salem, \$2,100 in Malden, \$2,210 in Chelsea, \$2,350 in Revere, and \$2,450 in Somerville (MAPC Rental Listings Database, 2018). And yet the percent of renters paying relatively low rents in Lynn has been dropping precipitously. In Lynn, 60% of renters pay less than \$1,000 a month (ACS 2012-16), higher than in these nearby communities. However, that rate dropped 16% between 2007 and 2016, a steeper decline than in Salem and comparable to Revere (ACS 2007-2011, 2012-16).

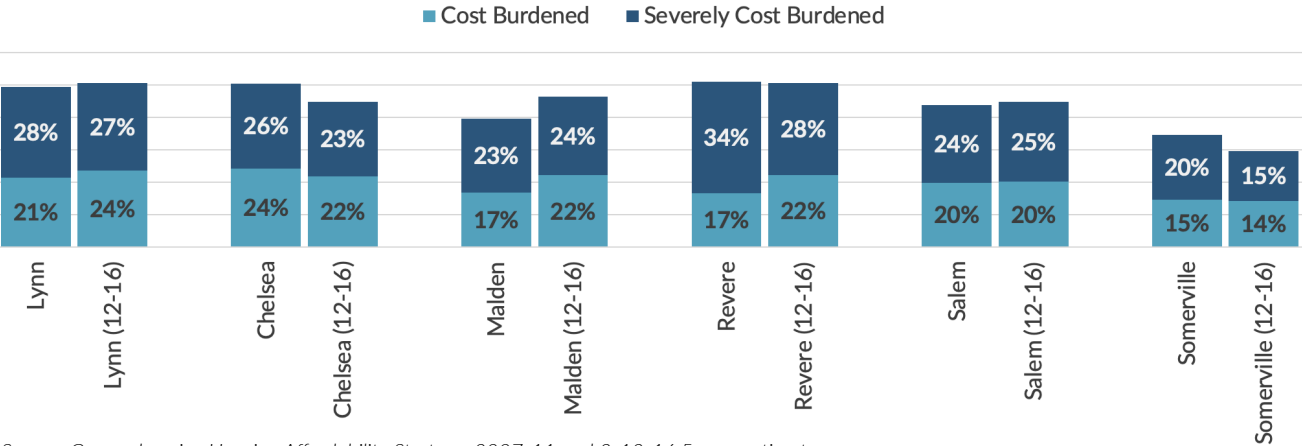
Figure 4: Percent of renters paying less than \$1000, 2005-2016



Source: American Community Survey, 2007-2016 5-year estimates

So it's no wonder that many Lynn renters are cost burdened, meaning they pay 30% or more of household income on rent. Since anyone can be cost burdened, even middle-income households who choose to occupy high-cost housing, this plan is particularly concerned with low-income households who are typically cost burdened due to a lack of housing options. In Lynn, 24% of renters are low income and cost burdened and 27% are severely cost burdened (CHAS 2007-16). These rates are comparable to Revere and Salem, but higher than in Chelsea, Malden, and Somerville. Cost burden rates have decreased in some of these communities in recent years, but not in Lynn. This is likely due to displacement of lower-income renters, since it's not due to decreasing rents or increasing incomes.

Figure 5: Cost-burdened low-income renter households, 2007-2011 to 2012-2016



Source: Comprehensive Housing Affordability Strategy, 2007-11 and 2-12-16 5-year estimates

Like Lynn, many of these cities have significant supplies of Affordable Housing, yet not enough to meet need. The stronger the housing market becomes, the harder it will be to meet need and address associated issues, like loss of diversity and political divide. This is a unique moment for Lynn to get out in front of the market pressures and put in place an affordability strategy that ensures the market works for everyone and that public resources are used for the public good. Otherwise, Lynn risks losing the diversity that distinguishes it.

HOUSING LYNN

What is a Housing Production Plan?

In Massachusetts, Housing Production Plans (HPPs) are plans that help municipalities better understand local housing need and development constraints and opportunities and establish a vision for future housing development. HPPs are typically drafted in accordance with Massachusetts General Law Chapter 40B, a state statute encouraging cities and towns to maintain a supply of Affordable Housing that amounts to 10% of their total year-round housing stock. For this purpose, Affordable Housing is housing eligible for inclusion on the Massachusetts Subsidized Housing Inventory (SHI), which includes housing that is deed restricted to be affordable to eligible low- and moderate-income residents without paying more than 30% of their annual household income, as well as market-rate units in mixed-income rental housing developments where 20-25% of units are Affordable Housing. This means the SHI is typically an over-estimation of each municipality's Affordable Housing supply.

In communities where less than 10% of housing units are included on the SHI, developers may petition the local Zoning Boards of Appeals (ZBA) for a comprehensive permit for housing developments that do not fully comply with local zoning, provided at least 20-25% of homes in the development are Affordable Housing. Under Chapter 40B, the ZBA has limited grounds for refusal in this case. Communities that are above 10% on the SHI may claim "Safe Harbor" and thereby deny a developer a comprehensive permit. Lynn has 35,701 year-round housing units, per the 2010 decennial Census, of which 4,307 (or about 12.06%) are included on the state's Subsidized Housing Inventory (SHI) as of January 2021.⁴

Though Lynn should be commended for exceeding the state's target on the SHI, this does not mean that local need for Affordable Housing has been met. This target considers development—housing supply—but not residents—housing demand. Despite having Safe Harbor from 40B, there remains fewer than 1 Affordable Housing unit for every 4 income-eligible households in Lynn. Given the shortage of housing affordability, the City of Lynn partnered with the Metropolitan Area Planning Council (MAPC) to develop a strategy to leverage current City tools and create new ones to better meet the need for Affordable Housing.

What is Housing Lynn?

The City of Lynn, through the Lynn Housing Authority & Neighborhood Development and the Mayor's Office, worked with the Metropolitan Area Planning Council (MAPC) to facilitate a community-driven process beginning in September 2019 and extending into 2021 focused on development of an Affordable Housing strategy. Housing Lynn fulfills all requirements of a Housing Production Plan, 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.

The plan includes several sections:

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

⁴ There are two other pathways towards Safe Harbor under 40B: First, if a community has a locally-adopted and state-approved Housing Production Plan (HPP) it can seek certification of the plan through the state. Certification is awarded if the community is making measurable progress toward the state target of 10% SHI-eligible housing at an annual rate of 0.5% or 1% of its year-round housing units (Safe Harbor is for a 1-year or 2-year period, respectively). Second, if at least 1.5% of total land area zoned for residential, commercial, or industrial use is occupied by SHI-eligible housing (known as the General Land Area Minimum).

Community Engagement

Housing Lynn is a community-driven process to develop a housing affordability strategy that complements the City's market-rate development initiatives. From fall 2019 through 2020, the project team did this by working with the community to understand and raise awareness of housing need, establish goals, and identify strategies and actions to increase housing security for Lynn residents and proactively guide the type, amount, and location of future residential development.

The plan was guided by a Steering Committee of Lynn residents working on issues pertaining to social justice, service provision, education, housing, economic development, and job security.

Table 2: Housing Lynn Steering Committee members

Member Name	Affiliation
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. In addition, we spoke with non-profit housing developers, service providers, state senators and congressmen, and numerous city staff and representatives from the following entities:

- City Council
- Downtown Lynn Cultural District
- Department of Community Development
- Department of Public Works
- Economic Development & Industrial Corporation (EDIC)
- Lynn Inspectional Services (ISD)
- Lynn Housing & Neighborhood Development (LHAND)
- Planning Board
- Public Health Department
- Zoning Board of Appeals (ZBA)

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 and encouraged to provide input and feedback to guide development of the plan. These events ranged from small initiatives like focus groups and interviews to bigger events like public forums and online open houses. The latter included the following engagement opportunities:

Table 3: Housing Lynn community engagement activities

Date	Event	Participation
November 16, 2019	Housing workshop at the Lynn City Summit at the North Shore Community College	Approximately 35 attendees of the Lynn City Summit participated in this workshop. Participants were given data about existing housing conditions in Lynn, discussed the city's housing strengths and challenges, and proposed "big ideas" for the future of housing.
January 28, 2020	Forum on housing challenges and goals at LHAND	Approximately 110 people participated in this forum, conducted in English with live Spanish interpretation. Participants reviewed existing conditions data, conducted a housing visioning exercise, and discussed housing challenges at the city-wide and neighborhood scales.
May 22 - June 8, 2020	Online open house on housing strategies to advance goals	A total of 289 people completed some or all of the online open house available in English and Spanish, including 262 people responding to at least one question and 166 people completing all questions. Participants reviewed housing challenges, a draft housing vision statement, draft housing goals, and potential strategies to address those goals. They also shared their demographic information.
June 17, 2020	Development webinar featuring Chrystal Kornegay, MassHousing; Andrew DeFranza, Harborlight Community Partners; and Matt Zahler, MPZ Development	About 40 people attended a webinar hosted on the Zoom platform. The webinar was delivered in English with live Spanish interpretation. Attendees listened to a moderated discussion and could participate in a Question & Answer session. Questions not answered during the session were responded to in writing following the event. The webinar was also simulcast in English and Spanish on YouTube and is available there for viewing on an ongoing basis.
September 23, 2020	Virtual forum on work to identify development opportunities	About 35 people attended a forum hosted on the Zoom platform. Participants were presented with information in English and Spanish about Housing Lynn's development opportunities analysis, potential locations for new housing, and potential housing types for those types of locations. Participants could vote on their preferences for each and could participate in a Question & Answer session through the chat. A survey offering those who could not make the forum the chance to weigh in on development was shared afterwards.

<p>October 29 - November 15, 2020</p>	<p>Online open house on potential recommendations.</p>	<p>A total of 77 people participated in an online open house available in English and Spanish on potential action recommendations for this plan. Participants reviewed and prioritized approximately 21 potential actions and sub-actions that Lynn could implement to achieve housing goals. They could also suggest additional actions.</p>
<p>January 7 - January 28, 2021</p>	<p>Public comment period on draft plan</p>	<p>Nearly 100 emails with public comments were received. The New Lynn Coalition and Lynn United for Change organized two separate comment campaigns wherein people sent similar comments in 26 and 30 emails, respectively. Lynn United also sent their comment letter signed by more than 280 people. Comments overwhelmingly focused on the need for the Affordable Housing production target to serve Lynn households with incomes equivalent to 50% and 30% of AMI or less. Many comments also suggested edits to select recommendations to better advance equity goals. The comment period resulted in substantive changes to several sections of this plan.</p>

Overall, participation in Housing Lynn was high compared to similar past planning processes, due in part to the motivation of Lynn residents and in part to the virtual engagement opportunities provided in response to the COVID-19 crisis. Housing Lynn was also able to collect detailed demographic information on participants in online open houses, since the virtual, survey-like nature of those activities provided more confidentiality. While participants in Housing Lynn engagement events were more likely to be White, high-income, and homeowners than the general population, these disparities were not overwhelming. For instance, 45% of participants in the May-June 2020 open house identified as White alone, compared to 38% of the general population. Similarly, 54% of participants in that open house owned their home, compared to 44% of the general population. Given these disparities, the project team was cautious when interpreting results and used qualitative text responses to develop a better understanding of community sentiment. Participants shared diverse (and sometimes divergent) opinions about the future of housing that nevertheless generally validate this plan’s focus on affordability and related housing challenges.

COVID-19

In 2020, partway through the Housing Lynn planning process, COVID-19 plunged the world and the Greater Boston region into a public health crisis. Lynn, along with many other lower-income communities and communities of color, was hit hard, experiencing high rates of infection and death from the virus for multiple reasons. Members of these communities are more likely to work in service jobs that put them in frequent close proximity with others, to lack options to take paid time off from work, and to lack access to personal protective equipment while they work. Households with lower incomes are also more likely to have pre-existing health conditions, increasing potential for deleterious health effects from the virus. Additionally, these households may disproportionately live in areas with higher levels of air pollution, a factor linked with increased risk of death from COVID-19.

Particularly relevant to this plan is the fact that households in lower-income communities are more likely to live in housing with overcrowded conditions, a challenge repeatedly raised by residents throughout the Housing Lynn process and which makes social distancing impossible and facilitates the efficient spread of the virus.

Overcrowding is typically the result of a lack of affordable, stable housing opportunities. When lower incomes and/or loss of income due to high rates of unemployment through the pandemic make housing payments infeasible, residents may have no choice but to move in with family or friends, lest they become unhoused.

Federal, state, and local funding could only respond to a fraction of the need for rental and mortgage payment support. While temporary eviction moratoria prevented renters from losing their homes through 2020, experts expect a significant wave of evictions and foreclosures in 2021 without significantly greater federal and state intervention. As in many communities across the Commonwealth, Lynn Housing & Neighborhood Development (LHAND) has been managing Residential Assistance for Families in Transition (RAFT) and Emergency Rent and Mortgage Assistance (ERMA) programs to help Lynners in housing crisis.

Though Housing Lynn is not a COVID-19 response plan, it does include analysis of challenges that created a landscape for the virus to spread inequitably, such as segregation, and housing challenges that were exacerbated by the pandemic, such as overcrowding, eviction, and foreclosure. Because of these connections, it was especially important to continue the Housing Lynn process and deliver a plan that will help the City address need for affordable and stable housing. But due to the necessity of social distancing, Housing Lynn's engagement strategy shifted to online events and digital surveys. To accommodate this change and the fact that many Lynners were suddenly focused on crisis response efforts, the overall project timeline was extended to early 2021.

Data Sources & Analysis

A number of quantitative data sources were used for this plan: the US Census, including Decennial Census, American Community Survey (ACS), Population Estimates Program, and Comprehensive Housing Affordability Strategy (CHAS) data; City data; and real estate property and transaction databases. The City of Lynn and LHAND provided support in understanding data estimates from ACS, which can be less precise since they are estimates rather than counts, but which are more recent than Decennial Census data. All sources for data are cited throughout this report, primarily in tables and figures. Unless otherwise stated, data appearing in text can be attributed to the 2013-2017 ACS. In some cases, data is pulled from other years due to data consistency or availability. Below is a brief explanation of the US Census data sources used for this plan.

- **Census of Population and Housing (decennial census):** Demographic and housing counts. This report uses data from the 2000 and 2010 Census.
- **American Community Survey (ACS):** 5-year demographic and housing estimates for large and small geographic areas based on monthly surveys. Estimates are based on a small population sample, but results of each monthly survey are aggregated to provide a larger dataset. This plan primarily uses data from the 2013-2017 ACS survey, the most recent available data at the time of the report's start. Following best practice, percentages are used in lieu of numbers for most estimates to avoid sharing numbers that may not be precise since they are based on a sample.
- **Population Estimates Program:** Annual population estimates based on the 2010 Census. This plan uses the 2018 estimates.
- **US HUD Comprehensive Housing Affordability Strategy Data (CHAS):** Custom tabulations of ACS data that demonstrate the extent of housing problems and housing need, particularly for low-income households. This plan uses the most recent available CHAS data from 2012-2016.

In addition, this plan uses 2030 population and housing demand projections created by MAPC. Projections were guided by advisory opinion from academic experts, state agencies, regional planning agencies, and member municipalities. MAPC also reviewed reports from other regions nationwide prior to creating the projections to assess accuracy and identify opportunities for improvement. MAPC projections are used by local, regional, and state agencies to set policies and make investments that anticipate the region's future needs.

Data sources for the projections include Decennial Census data from 1990, 2000, and 2010; ACS data from 2005 to 2011; fertility and mortality information from the Massachusetts Community Health Information Profile (MassCHIP); and housing production information from the Census Building Permit Survey database and MAPC's Development Database. For more information on the methodology used for these projections, go to <http://www.mapc.org/wpcontent/uploads/2017/08/MetroBoston-Projections-Appendix-F-Formulas.pdf>.

It can be hard to understand the meaning of any individual data point. For example, is the rate of low-income households in Lynn low, high, or typical? This plan uses "context communities" to provide a framework for understanding local Lynn data by highlighting how its community and housing compares or differs to nearby municipalities. With assistance from the City, context communities were selected at the start of the analysis using a point system to compare and contrast Lynn and nearby municipalities. The MAPC project team pulled data on 53 variables—such as population, race and ethnicity, tenure, Affordable Housing, income, housing costs, and transit access—for 13 communities in Massachusetts in addition to Lynn that were anecdotally known to have similar demographics and face similar housing challenges, either now or in the recent past.

The project team then chose 22 of the most important data variables, and established a range including Lynn's metric for each variable (such as a median household income of \$50,000 to \$60,000, including Lynn's median of \$53,513). For each variable, if a municipality's value was within that range of similarity, it received one point. Municipalities receiving less than eight points were no longer considered potential context communities. Of the remaining municipalities, the planning team then selected six that would serve as useful context for the plan, prioritizing those that were nearby, potentially familiar to the general public, and the most similar in the quantitative process. The selected context communities are:

1. Brockton
2. Everett
3. Framingham
4. Quincy
5. Revere
6. Salem

Not every data point in this plan will be compared across context communities. Rather, select data points where Lynn meaningfully aligns or diverges from these communities will be shared. For more on this approach, see the appendix of this plan.



Housing Need and Demand

Lynn is a complex city with a diversity of people and varied housing needs. There is no simple way to summarize all of the conditions without compromising individual experiences. Nonetheless, this plan attempts to convey the housing needs and demand that represent Lynn's population as a whole based on quantitative data analysis and qualitative information collected through public engagement. It aims to highlight the voices of those who experience the greatest challenges to securing affordable, safe, and adequate housing. Lynnians have instructed the planning team in what stories were important, what dynamics may be misunderstood, and what elements were missing. The resulting portrait of Lynn's housing is community-driven and truer to life for that reason.

At the broadest level, this narrative can be summarized by the following statements, which provide structure for this section of the plan:

1. Demand for housing in Lynn is growing and changing.
2. Much of Lynn's existing housing stock is older, and new production has not kept up with population growth.
3. Many Lynn residents cannot afford Lynn's market-rate housing.
4. Lynn's current Affordable Housing stock does not sufficiently meet the present need, and some units are expected to be lost without intervention.
5. Many Lynn residents face the risk of displacement.

Each of these statements is explained and illustrated with quantitative analysis and direct quotes from participants in the Housing Lynn process. While the plan illustrates community-informed housing dynamics with quantitative data, there are many instances where relevant data does not exist or is inadequate to truly capture the story. In those cases, the plan uses proxy data as a way to approach a quantitative understanding of the dynamic. In doing so, the following story captures the essence of housing in Lynn today and in the near future.

This assessment provides context for various Lynn data points by comparing the city to other Massachusetts communities facing similar housing dynamics: Brockton, Everett, Framingham, Quincy, Revere, and Salem. Not all metrics are compared across these communities or provide data for each community within this text. See the appendix for a complete accounting of data for each "context community."



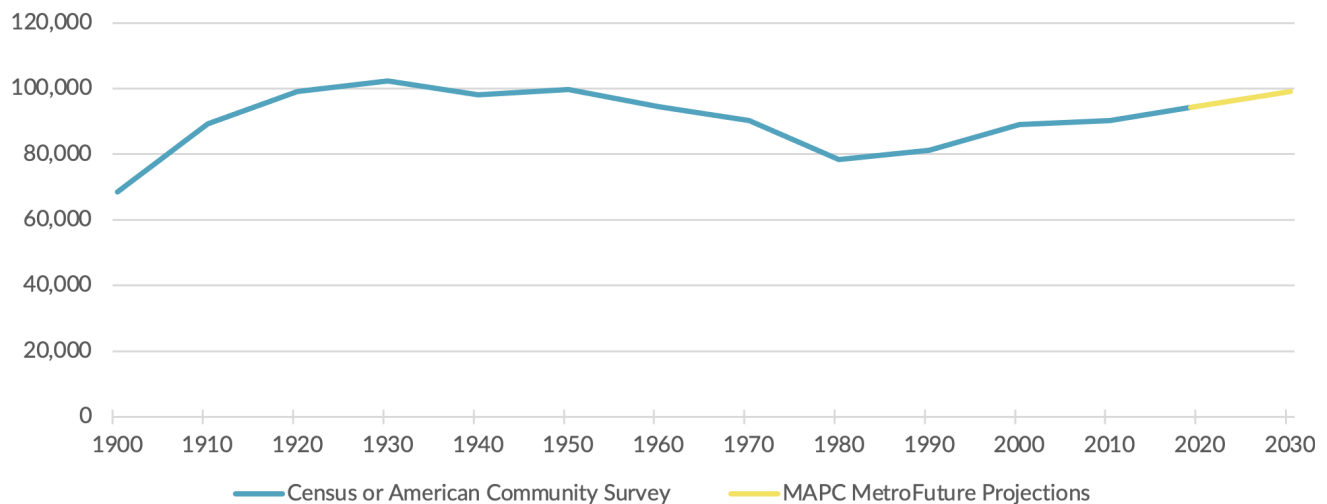
DEMAND FOR HOUSING IN LYNN IS GROWING AND CHANGING.

To understand the need for housing, we start with the broadest possible questions: How many people are looking for housing, what are their housing needs, and how is demand for housing changing? Lynn's population is growing, so more housing is needed. The composition of Lynn's households is also changing, which affects the types and location of housing needed in Lynn. Growing population and demographic shifts impact housing demand (the desire for housing matched by the ability to pay for it), which drives down the availability of housing in Lynn.

Population Growth

The population has been growing slowly since 1980, with the official estimate at nearly 95,000 people in 2018. According to the US Census Bureau, Lynn's official population count is 94,299 people as of 2019.⁵ In 1980, population decline bottomed out at approximately 79,000 people.⁶ Despite steady growth, today's official population is still 8,000 fewer people than the city's peak population of roughly 102,000.⁷

Figure 6: Population change and population projections, Lynn, 1900-2030



Source: US Decennial Census, 1900-2010; Population Estimates Program, 2019; MAPC's MetroFuture Population Projections for 2030, published 2014

Within Lynn's recent growth period, the rate of official population growth was greatest in the 1990s (10%), slowed in the 2000s (1%), and has picked up again since 2010 (4%).⁸ Lynn's official population growth is comparable to context communities like Salem and Framingham, though much less than Revere and Everett and more than Brockton and Quincy.⁹

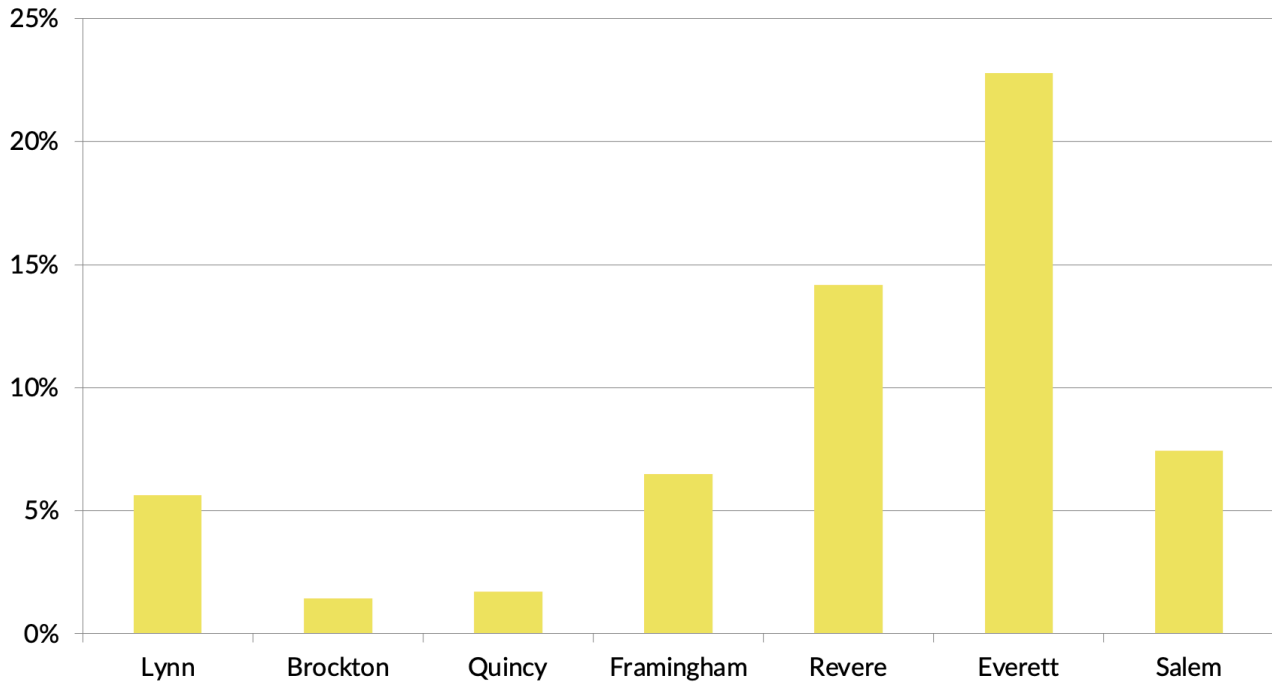
⁵ US Census Population Estimates Program, 2019

⁶ US Decennial Census, 1900-2010

⁷ US Decennial Census, 1900-2010; Population Estimates Program, 2019

⁸ *ibid*

⁹ US Decennial Census, 2000 and 2010; American Community Survey, 2013-2017 5-year estimates

Figure 7: Population change, Lynn and context communities, 2000-2017

Source: US Decennial Census, 1900-2010; American Community Survey (ACS), 2013-2017 5-year estimates

Population Projections

Lynn's population is projected to grow to 99,187 people by 2030, according to MAPC's official **MetroFuture population projections**.¹⁰ MetroFuture projections map out growth in population based on births, deaths, households moving in and out of the region, and historical trends related to development and household formation. To date, the MAPC region's population growth has exceeded that projected by MetroFuture. Lynn's population in 2018 was already slightly larger than its projected 2020 population by roughly 300 people.¹¹

Patterns of economic growth have driven recent population growth, increasing regional demand for housing. Since the Great Recession of 2007-2009, that new housing demand has altered the demographic and housing makeup of many cities and towns, including Lynn. MAPC is currently calculating new projections for population growth at the regional and local levels as part of the regional plan update. These projections are expected to continue growth trends, though the COVID-19 crisis has introduced some uncertainty about future patterns of growth.

Projections are not official predictions, and they cannot account for all regional, national, and global events. In addition, local policy can impact, to a limited degree, the trajectory of population growth and demographic change in an individual city. Nonetheless, projections offer one relatively likely view of the future of Lynn, and this plan will prepare Lynn for that potential future.

¹⁰ MAPC MetroFuture Regional Growth Projections, 2014

¹¹ US Census Population Estimates Program, 2018; MAPC MetroFuture Regional Growth Projections, 2014

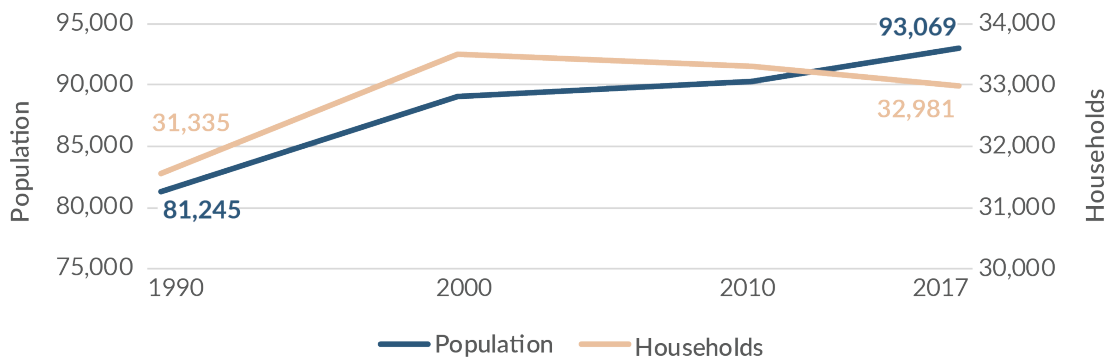
Undercounting

Today's population count is most likely an underestimate given Lynn is home to historically undercounted populations. Immigrants, communities of color, people who lack English proficiency, and children are typically undercounted during the decennial census. (For instance, the Census Bureau estimates that, nationwide, it undercounted the Black and Latinx populations by approximately 2.1% and 1.5%, respectively, in the 2010 census.¹²) These baseline undercounts are carried forward in estimates produced annually by the American Community Survey and Population Estimates Program. Furthermore, the Census Bureau's annual population estimates are partly based on building permits, so these estimates will not account for an increase in overcrowding, the illegal subdivision of apartments, or the marketing of housing as having more bedrooms than it's built for (e.g., the conversion of living rooms to bedrooms). Members of the community expressed that these dynamics were common in Lynn's housing, so there is likely some undercounting in the population for these reasons, as well.

Decreasing Households

While Lynn's population has grown, the number of households in the City has actually decreased since 2000.¹³ From 1990 to 2000, the number of households grew in tandem with population, increasing to a recent high of 33,511 households.¹⁴ But from 2000 to 2010, the number of households decreased by 0.6%,¹⁵ and recent estimates indicate the number of households was approximately 32,981 in 2017, a total decrease of 1.6% since 2000.¹⁶

Figure 8: Population and household growth, Lynn, 1990-2017



Source: US Decennial Census, 1990-2010; American Community Survey, 2013-2017 5-year estimates

12 Census Bureau, "Census Bureau Releases Estimates of Undercount and Overcount in the 2010 Census," May 22, 2012: https://www.census.gov/newsroom/releases/archives/2010_census/cb12-95.html.

13 US Decennial Census, 2000; American Community Survey, 2013-2017 5-year estimates

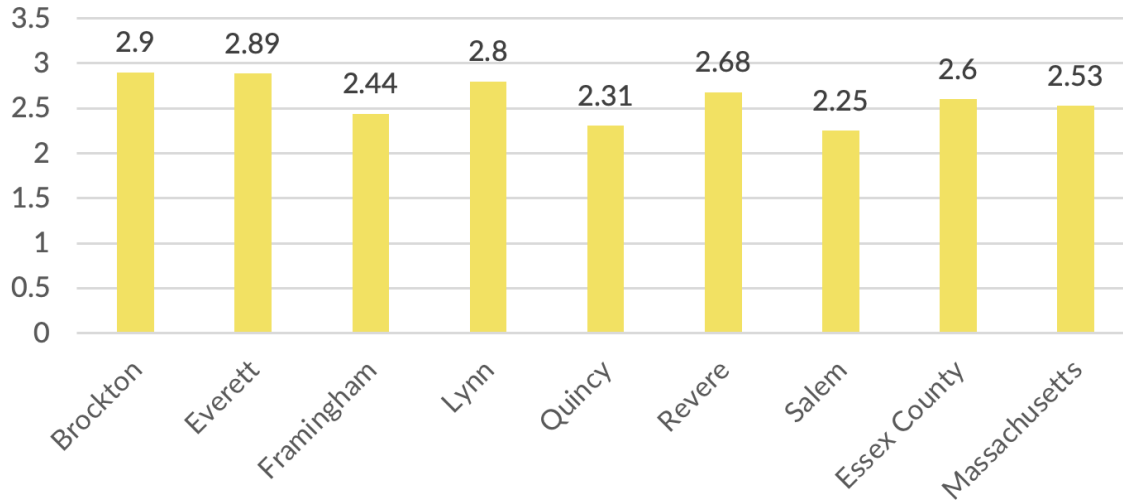
14 US Decennial Census 1990 and 2000

15 US Decennial Census 2000 and 2010

16 US Decennial Census 2000; American Community Survey, 2013-2017 5-year estimates

A growing population and shrinking household count indicate household sizes are increasing. The average household size increased from 2.60 in 2010 to 2.84 in 2017 for renters and homeowners combined.¹⁷ Lynn’s average household size was among the highest of context communities, exceeded by only Everett and Brockton.¹⁸ Like Lynn, the average household size also increased during this time period in Brockton, Everett, Framingham, Quincy, and Revere, though the increases in Framingham and Revere were within the margin of error. The household size in Salem decreased over the same period.¹⁹

Figure 9: Average household size, Lynn and context communities, 2017



Source: American Community Survey, 2013-2017 5-year estimates

This decreasing number of households is likely an indicator that there is a lack of affordable and accessible housing for those wishing to form households or maintain independent households. Without housing options that are affordable and accessible, young adults are more likely to live with parents longer and seniors are more likely to move in with family members, even if they would rather live independently. This means that the decreasing household figure likely indicates pent up housing demand from the city’s current population.

¹⁷ American Community Survey, 2006-2010 and 2013-2017 5-year estimates

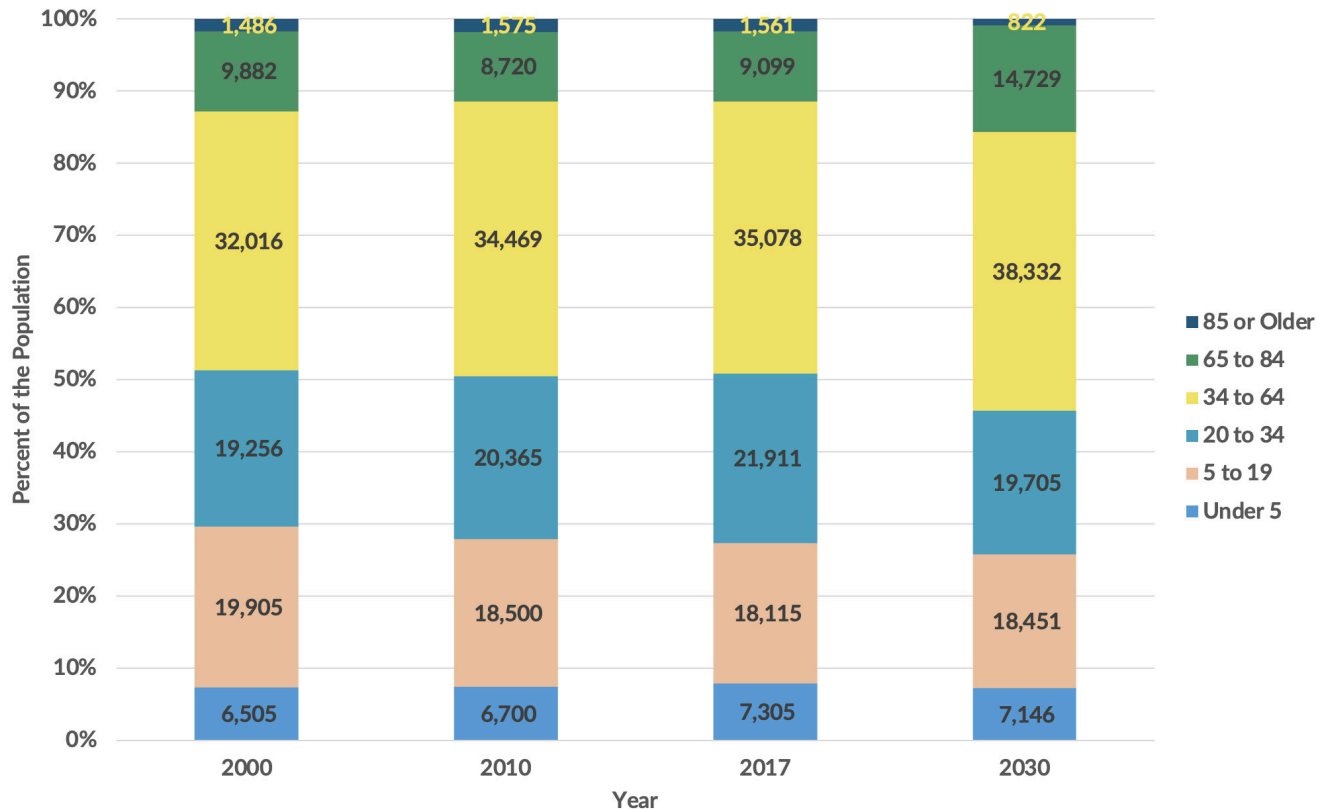
¹⁸ American Community Survey, 2013-2017 5-year estimates

¹⁹ American Community Survey, 2006-2010 and 2013-2017 5-year estimates

Age Structure

Age is often a determinant of whether a new household is formed and what type of housing is demanded. In many cases, younger adults form new households and desire smaller housing options in which to live alone or larger multi-bedroom homes to occupy with roommates. As they age and form families, larger housing options tend to become more desirable. Eventually, as children in those families form their own households, parents no longer require large housing and may seek to downsize. As seniors age, they may then seek specialty housing, including housing accessible to people with disabilities. Desired housing through the age spectrum does not always align with available or affordable housing in a community.

Figure 10: Population by age, Lynn, 2000-2030 (projected)



Source: US Decennial Census, 2000-2010; American Community Survey, 2013-2015 5-year estimates; MAPC MetroFuture Regional Growth Projections, 2014

In Lynn, an estimated 8% of residents are under the age of 5 and another 19% are age 5 to 19. The largest cohorts are young adults age 20 to 34, comprising 24% of the population, and those age 35 to 54, comprising another 26%. Older adults age 55 to 64 comprise 12% of the population, those age 65 to 84 comprise another 10%, and those age 85 or older comprise only 2% of the population. The population of people 55 and older has grown 8% since 2010 from roughly 19,800 people to 21,400 people.²⁰ That age group is expected to grow 20% over 2010 levels by 2030.²¹

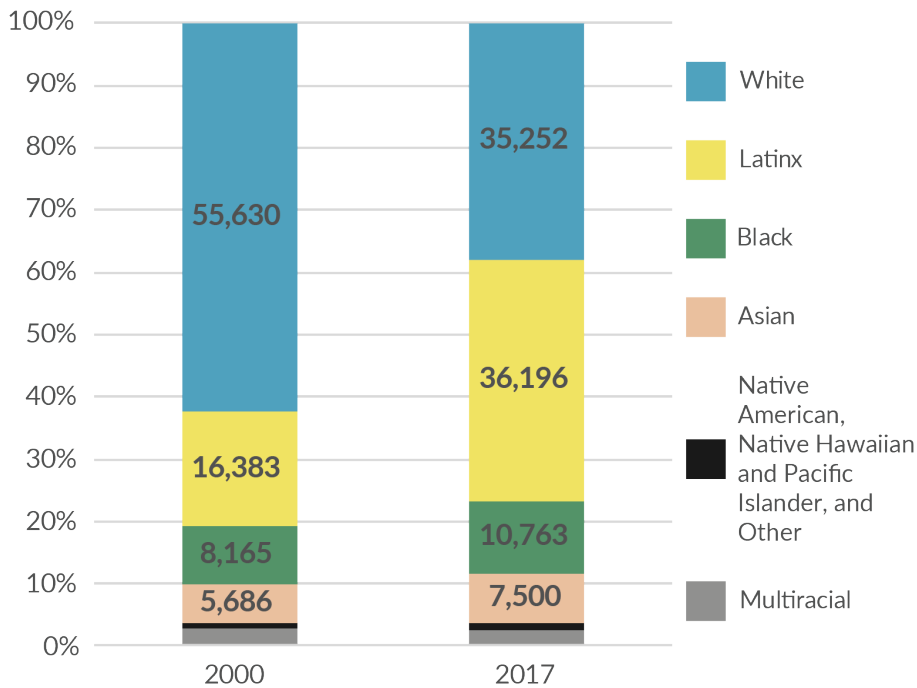
²⁰ US Decennial Census, 2010; American Community Survey, 2013-2017 5-year estimates

²¹ MAPC MetroFuture Regional Growth Projections, 2014

Racial & Ethnic Composition

Lynn has become more racially and ethnically diverse over the last several decades. Since 2000, Lynn’s communities of color have grown proportionally and in absolute terms, from 33,420 people (38%) to 57,817 people (62%).²² Today, Lynn’s community is 39% Latinx, 38% White, 12% Black, 8% Asian, 1% Native or Indigenous, 2% multiracial, and 1% other.²³

Figure 11: Population by race and ethnicity, Lynn, 2000-2017



Source: US Decennial Census, 2000; American Community Survey, 2013-2017

Differences in race and ethnicity typically do not translate into demand for different types of housing. In some cases, family sizes might be larger and multigenerational living more of a cultural norm among people of color than White people, calling for multi-bedroom units and/or buildings with multiple units.

Beyond these cases, racial and ethnic disparities are mediated through the housing market, changing housing demand. All communities of color in Lynn households have lower median household incomes than White people. For example, the median income of non-Latinx White households in Lynn is \$61,579, 43% higher than the median income of \$43,092 for Latinx households and 33% higher than the median income of \$46,269 for Black households.²⁴ As communities of color grow, competition increases for scarce housing in the lower-cost segment of the market. That dynamic is exacerbated by growth in the higher-income White population within largely Black and Latinx neighborhoods, which is sometimes facilitated by the conversion of housing from that lower-cost segment to a higher-cost segment through repair or renovation, raising costs overall.

²² US Decennial Census, 2010; American Community Survey, 2013-2017 5-year estimates

²³ American Community Survey, 2013-2017 5-year estimates

²⁴ *ibid*; note that Black households are inclusive of Afro-Latinx households

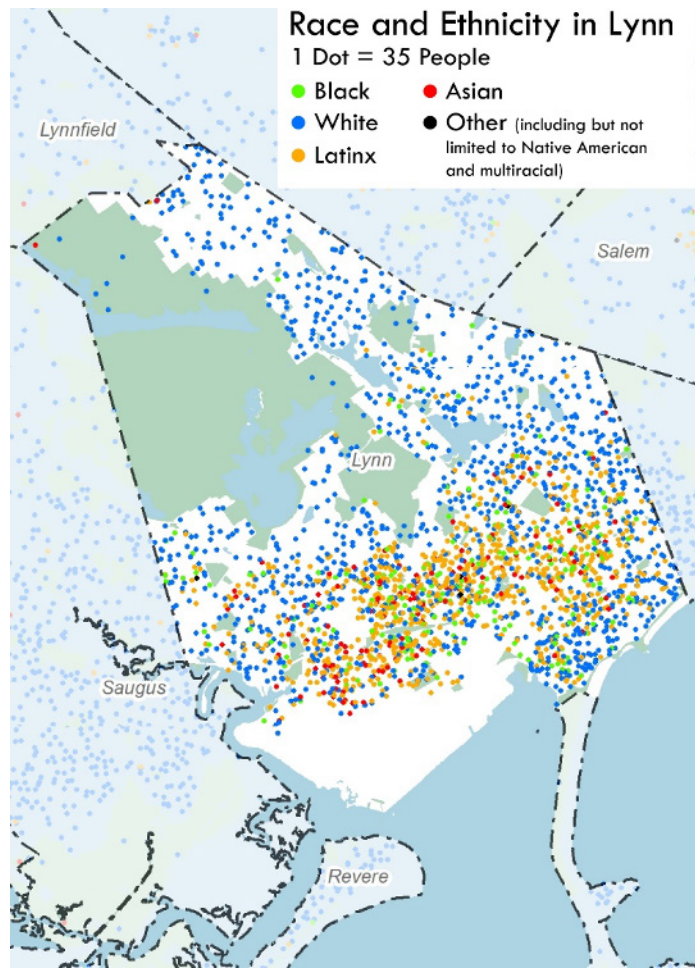
Lynn's racial geography is stark. White people live throughout Lynn, constituting proportionally the largest group in the northern area of the city.²⁵ Conversely, communities of color are concentrated in Downtown and surrounding neighborhoods.²⁶

Declining Vacancies

Higher demand for housing in Lynn led to dramatic decreases in vacancies in rental and ownership housing from 2010 to 2017. The vacancy rate of rental housing fell from 5.9% to 1.8% between 2010 and 2017. In that same period, the vacancy rate for ownership housing fell from 2.5% to 0.4%.²⁷ For both rental and ownership housing, the vacancy rates in Lynn are well below “stable” levels where most people in need of housing can find homes easily. (Estimates of stable vacancy rates vary, but in general a stable rental vacancy rate is around 6%, while a stable ownership vacancy rate is around 3%.) Without enough housing for people seeking homes, landlords and sellers can ask for increasingly high rents and prices, which advantages wealthier renters and buyers and encourages overcrowding among lower-income households.

For context, Lynn's homeownership vacancy rate (0.4%) is slightly lower than rates in Revere (0.7%), Everett (0.9%), and Salem (0.6%), but slightly higher than in Quincy (0.3%) and Framingham (0.2%). Lynn's rental vacancy rate (1.8%) is lower than rates in Framingham (2.3%), Everett (2.3%), Salem (2.6%), and Revere (3.0%), and the same as that in Quincy. (Context community Brockton was an outlier in homeownership and vacancy rates, at 1.2% and 8.3%, respectively.)²⁸

Figure 12: Map of race and ethnicity, Lynn, 2010



Source: US Decennial Census, 2010

25 American Community Survey, 2013-2017 5-year estimates

26 ibid

27 American Community Survey, 2006-2010 and 2013-2017 5-year estimates

28 American Community Survey, 2013-2017 5-year estimates

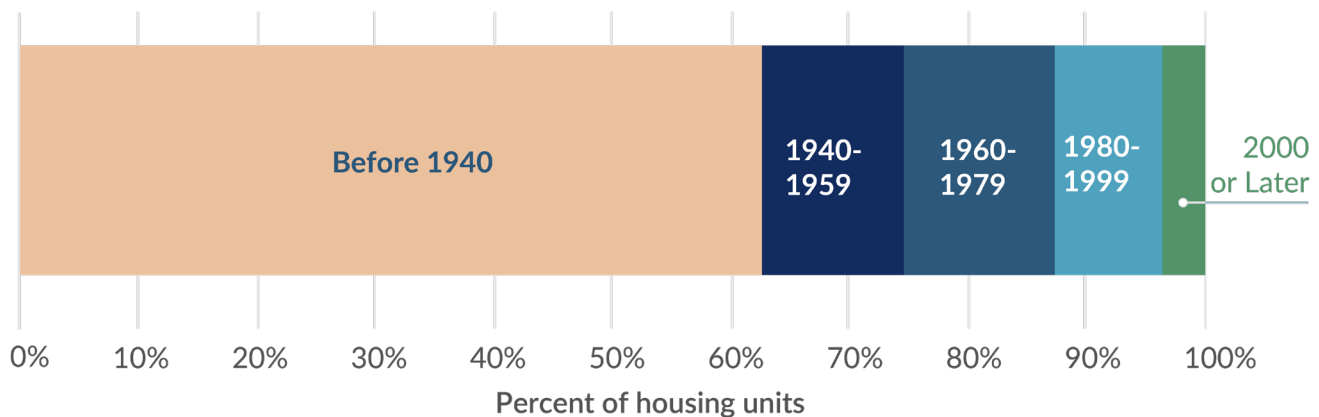
MUCH OF LYNN'S EXISTING HOUSING STOCK IS OLDER, AND NEW PRODUCTION HAS NOT KEPT UP WITH POPULATION GROWTH.

Lynn's housing stock is older owing to a long period of underinvestment in housing by the private for-profit market. There are signs that private investment has returned to the city, especially as the pace of market-rate development accelerated in the past decade in Lynn's Downtown and Waterfront. Nonetheless, the legacy of underinvestment persists. New production has not scaled with population growth, putting upward pressure on housing costs across the city, incentivizing overcrowding at the lower end of the market, disincentivizing maintenance of low-cost housing (as competition for tenants becomes unnecessary), and prompting displacement of low-income residents. Meanwhile, older homes that have been under-maintained are a public health and safety risk for their residents and the community as a whole.

Age of Housing Stock

The vast majority of Lynn's housing is older. 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. Only 4% of the existing housing stock was built since 2000.²⁹ In the context of increased housing demand, this limited production has meant rising rents and prices. Read on for more information on rising rents and prices.

Figure 13: Housing units by year of construction, Lynn, 2017



Source: American Community Survey, 2013-2017 5-year estimates

Compared to more modern units, older housing may lack heating and energy efficiencies (which add to monthly utility and maintenance costs that impact the affordability of these units for occupants). Older housing may not be code compliant, may have exposed lead paint, and is unlikely to be accessible for people with disabilities.³⁰ Input from the Lynn community indicates some of this older housing is also not well maintained, creating additional hazards.

“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

²⁹ *ibid*

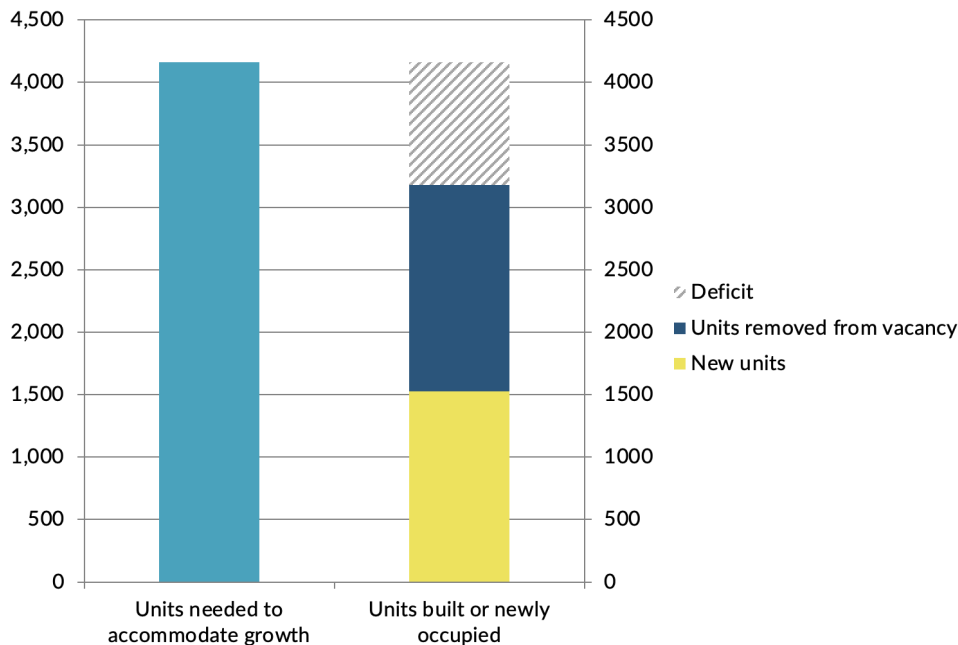
³⁰ Lead paint, which is highly toxic and dangerous for children, was not banned until 1978. The Americans with Disabilities Act, which provides minimum accessibility requirements for multifamily buildings, was not passed until 1990.

Housing Development Over Time

Lynn experienced a slight decrease in the total number of housing units between 1990 and 2000, from 34,670 to 34,637 units.³¹ Though new housing was developed in this time, the new units were offset by demolition of existing housing, resulting in a net decrease in housing in the city. In the decade that followed, the number of housing units grew to 35,776, an increase of 1,139 new units or 3.3%.³² Between 2010 and 2018, Lynn's housing stock grew by another 418 housing units.³³

In sum, between 1990 and 2018, there was an estimated growth of 1,524 net new housing units.³⁴ This is 4.4% growth in the housing stock over 28 years, or average annual growth of 0.15% (54 housing units).³⁵ Meanwhile, Lynn saw population growth of 13,409 people, or 16.5% growth.³⁶ At Lynn's 2018 average household size (2.84 persons per household), new residents would require 4,721 additional homes to live in.³⁷ This disparity between the number of units required for the new population and the number of new units built can partly be explained by the rehabilitation and occupancy of previously vacant units, hence the lower vacancy rate today. (There were 1,653 fewer vacant units in 2018 than in 1990.³⁸) However, this disparity is likely also due to overcrowding and the rise in housing costs.

Figure 14: Units needed based on population growth versus units built and removed from vacancy, Lynn, 1990-2018



Source: US Decennial Census, 1990; US Census Population Estimates, 2018; American Community Survey, 2014-2018 5-year estimates. Units needed assumes that population growth would form households at the average household size of 2.84 persons. Given greater housing production, the average household size would likely decrease, so the estimated units needed is purely illustrative.

31 US Decennial Census, 1990 and 2000

32 US Decennial Census, 2000 and 2010

33 Lynn Assessor, FY2010-FY2019; MAPC calculations

34 US Decennial Census, 1990; Lynn Assessor, FY2010-FY2019; MAPC calculations

35 MAPC calculations

36 US Decennial Census, 1990; US Census Population Estimates Program, 2018

37 American Community Survey, 2014-2018 5-year estimates; MAPC calculations

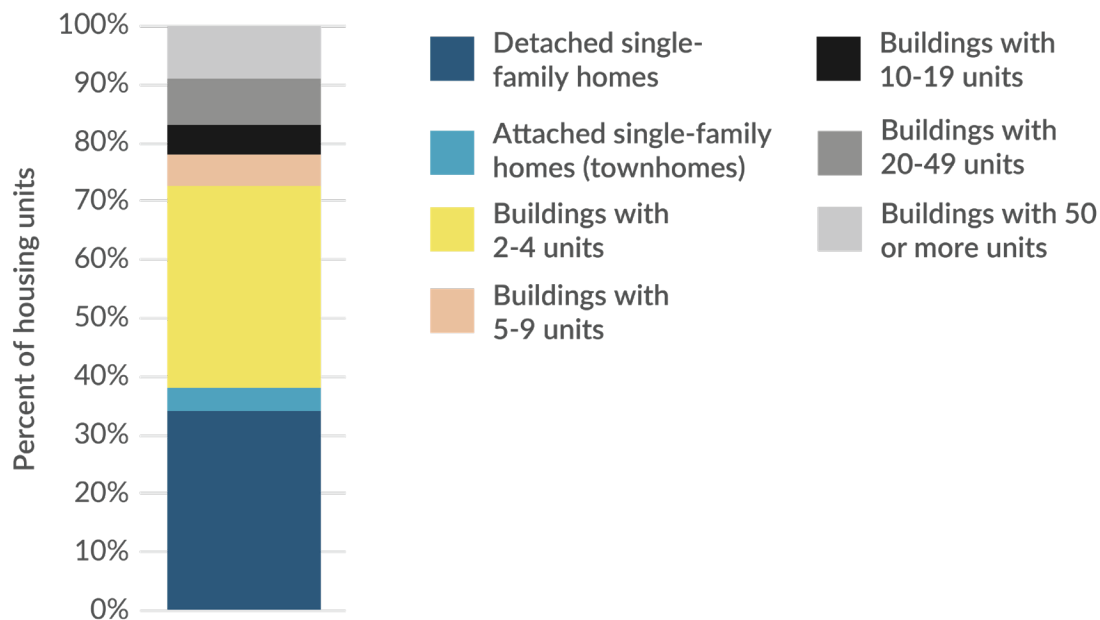
38 American Community Survey, 2014-2018 5-year estimates

Housing Types

Lynn contains a wide variety of housing types. There are dense downtown apartment blocks; classic New England small multifamily buildings like triple-deckers; mid-size multifamily buildings along the Commons; large Victorian-style single-family homes, some of which have been converted to multifamily residences; small mid-century suburban-style single-family homes; newer large suburban-style single-family homes; recent Downtown loft conversions; and new large multifamily buildings.

Still, the most common houses in Lynn are single-family homes and houses in small multifamily buildings (2-4 units). Each of those types compose 34% of Lynn's housing. Attached single-family homes (such as townhomes) are 4% of Lynn's housing. Buildings with 5-9 units and 10-19 units each constitute 5% of the city's housing, while structures with buildings with 20-49 units constitute 8%. The largest multifamily buildings, with 50 units or more, represent 9% of the city's housing.³⁹

Figure 15: Housing units by number of units in the building, Lynn, 2017



Source: American Community Survey, 2013-2017 5-year estimates

The proportion of Lynn's housing units that are detached single-family homes is higher than that in Salem, Everett, and Revere; lower than that in Brockton and Framingham; and the same as that in Quincy.⁴⁰ While single-family housing is appropriate for some households, it tends to be more expensive than other housing options. This is especially true for new construction single-family homes, which are typically larger than the mid-century Cape Cod and rancher-style single-family homes.

³⁹ American Community Survey, 2013-2017 5-year estimates

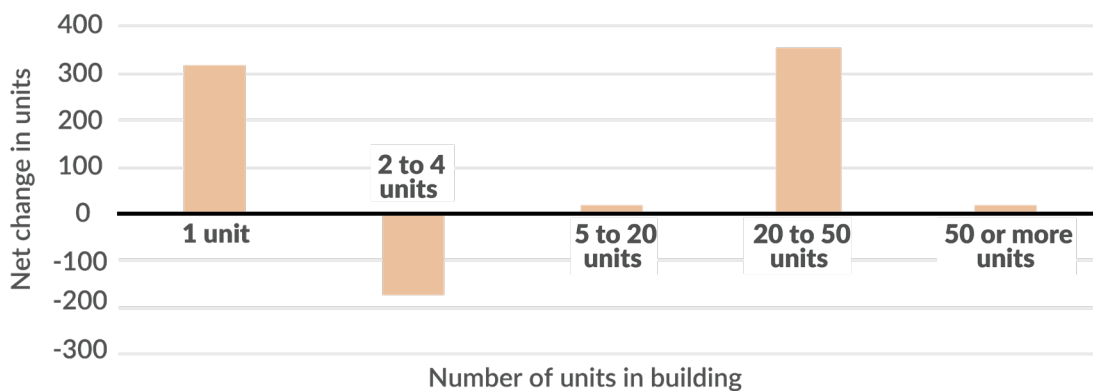
⁴⁰ *ibid*

Changing Housing Types

Between 2009 and 2018, Lynn added single-family homes and houses in buildings with 20-50 units, but lost units in small multifamily buildings (2-4 units). According to the City of Lynn Assessors records, the number of housing units located on properties with single-family homes increased by 318 between 2009 and 2018 (fiscal years 2010 and 2019). The number of units in buildings with 20-49 units also increased, by 353. The number of units in buildings with 5-19 units and in buildings with 50 or more units each increased by 16. Meanwhile, the number of units on 2- to 4-unit residential properties decreased by 175 units.⁴¹

These development patterns represent an ongoing shift away from traditional “missing middle” housing types in favor of single-family housing and relatively large multifamily development. Where single-family housing is replacing historic multifamily housing, this dynamic will exacerbate a housing supply shortage. Where smaller housing units are replaced by large homes, the housing options for low- and moderate-income households are decreasing. And where larger-scale multifamily housing development is increasing, it tends to be higher-cost housing in absence of a policy requiring inclusion of Affordable Housing units.

Figure 16: Net new housing units by number of units in the building, Lynn, 2009-2018



Source: Lynn Assessor, FY2010-FY2019

Overcrowding

Insufficient housing production in response to increased demand leads to rising housing costs, which in turn can lead to overcrowding, defined as more than one person per room by the US Department of Housing & Urban Development. (Overcrowding relates to the number of people living in a housing unit, not the density of units in a building.) Unmet demand for living space can drive young adults to live with parents longer, seniors to live in housing with their children when they otherwise might live independently, families to share individual housing units, and room-sharing arrangements. Overcrowding is more common in high-cost housing markets, and disproportionately impacts lower-income households and, therefore, people of color and immigrant households.

Overcrowding may be practiced by homeowners or rental households, sometimes without a landlord’s knowledge or sometimes with their tacit acknowledgement. Some landlords also convert non-bedroom living spaces into makeshift bedrooms or illegally subdivided apartments to increase occupancy and thereby rents, which also results in overcrowding.

⁴¹ Lynn Assessor, FY2010-FY2019

⁴² American Community Survey, 2006-2010 5-year estimates

During this plan’s public outreach, Lynn residents and service providers described housing overcrowding as a common occurrence in the city, particularly in the downtown and nearby neighborhoods. An estimated 2,043 homes (6.2% of homes) in Lynn are overcrowded using the federal definition. This is almost certainly an underestimate, given that most overcrowding happens without official acknowledgement by landlords or tenants. In 2010, an estimated 4.0% of homes were overcrowded according to estimates.⁴²

While overcrowding is always a concern for health and safety, it is an especially dangerous circumstance during the COVID-19 pandemic. Studies show that housing overcrowding is a driver of the virus’s spread. Transmission increases with more people in a home (particularly essential workers and others coming and going, interfacing with those outside the home), less room to isolate, and more time spent together in the same space, breathing recycled air. Because many people of color and immigrants in Lynn have low incomes and are more likely to live in overcrowded conditions—as well as experience other circumstances that put them at risk, such as exposure at work—these residents are also disproportionately contracting and dying of COVID-19.

Housing Conditions

“I have worked with many community members reporting pests, water leaks, window damage, lead, and more. Many landlords refuse to or do not fix conditions in a timely manner.”

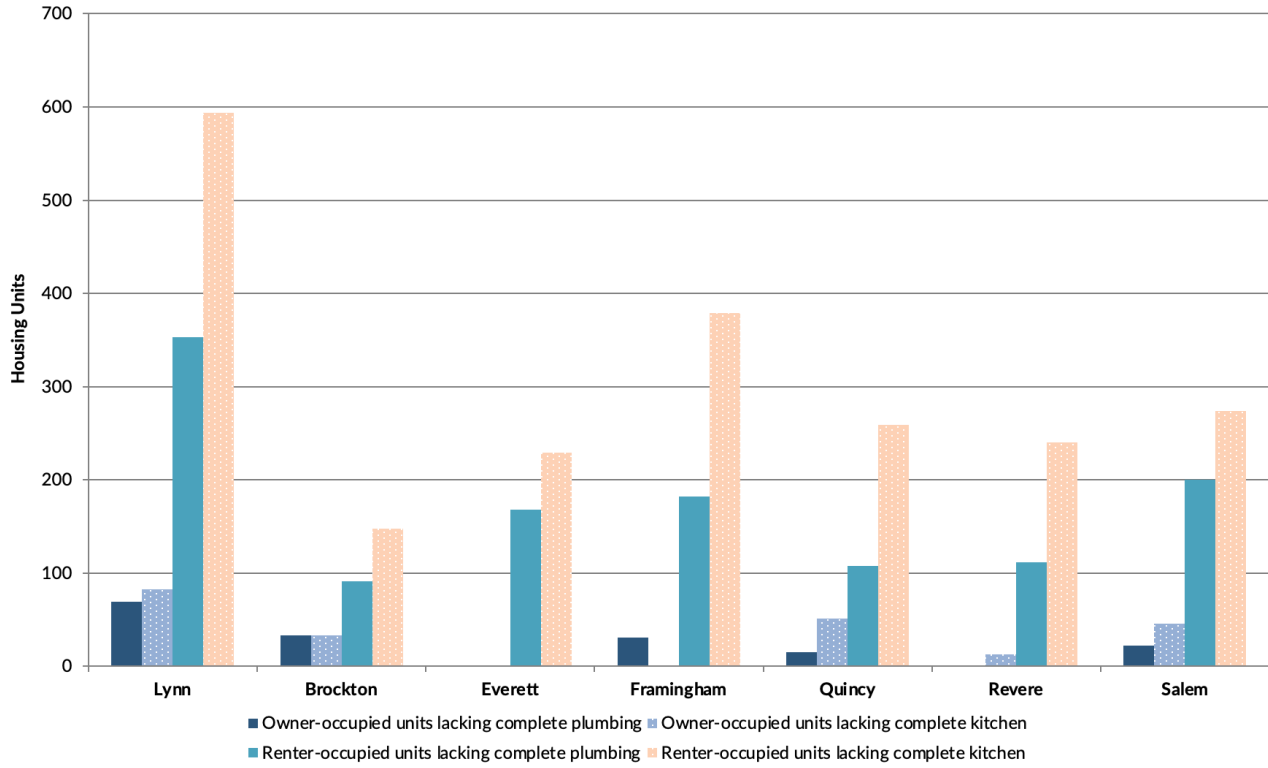
— East Lynn resident

Numerous physical conditions of housing affect the health and safety of households in their homes. These include presence of damp and mold; rodent and insect infestations; cleanliness of common interior and exterior areas; condition of the walls and roof; condition of the kitchen systems, plumbing, electrical, and temperature control systems; presence of lead paint; quality of workmanship on repairs; and more. During Housing Lynn’s public engagement process, the poor physical condition of housing—the safety and maintenance of buildings—was a common theme discussed by participants, especially regarding Lynn’s rental housing stock. Unfortunately, very little reliable data exists measuring these conditions in housing.

The Census Bureau only measures two variables related to housing conditions: completeness of kitchen facilities and completeness of plumbing facilities. According to that data, approximately 429 housing units (1.3% of the supply) lack complete plumbing facilities and 693 units (2.1%) lack complete kitchen facilities. These issues are disproportionately experienced by renters. An estimated 84% of homes lacking complete plumbing facilities are rentals, and 88% of homes lacking complete kitchen facilities are rentals.⁴³

⁴³ American Community Survey, 2013-2017 5-year estimates

Figure 17: Complete kitchen and plumbing facilities by tenure, Lynn, 2017



Source: ACS, 2013-2017 5-year estimates

The data on kitchen and plumbing facilities hardly paints a full portrait of housing conditions in Lynn. However, this data does indicate Lynn’s housing has abnormally poor and abnormally worsening physical conditions. While instances of incomplete kitchen and plumbing facilities are low in Lynn, they are more numerous (in absolute and proportional terms) than in Brockton, Everett, Framingham, Quincy, Revere, and Salem. Moreover, both measures increased in Lynn by a small but statistically significant degree between 2012 and 2017.⁴⁴ For context, virtually none of the other communities this analysis considers had statistically significant increases in either measure (with the exception of an increasing lack of complete kitchen facilities in Brockton).⁴⁵

Moreover, there is reason to believe these are undercounts, given the Census Bureau’s general undercounting in communities where these conditions are most common and the fact that there’s disincentive for housing-insecure residents to report these issues.

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

Housing is a fundamental need for all human beings. In most cases in American cities, that need is met (or not) by the private housing market, where independent housing providers charge the maximum price a buyer or renter in that housing market is willing to pay. The rent or sales price is determined by numerous factors, including the regional housing market, the incomes of prospective buyers/renters in the market, the condition of the housing, the location of the housing, the rents and prices of nearby housing, and the idiosyncrasies of any given landlord or home-seller. In Lynn, many residents cannot afford these market rates, indicating they are paying proportionally more for their housing than is financially sustainable. This is the consequence of too little housing and individual life circumstances.

“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

Rents

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. During that time, rents for studios rose 26%, rents for one-bedrooms rose 51%, rents for two-bedrooms rose 27%, and rents for three-bedrooms rose 13%.⁴⁶ (Data limitations prevent this plan from assessing rents before 2015.)

Table 4: Median rental listing prices by bedroom count, Lynn, 2015-2018

	Studio	1-bedroom	2-bedroom	3-bedroom
2015	\$1,250	\$1,125	\$1,550	\$1,675
2016	\$1,225	\$1,300	\$1,550	\$1,800
2017	\$1,000	\$1,375	\$1,650	\$1,900
2018	\$1,575	\$1,700	\$1,975	\$1,900

Source: MAPC Rental Listings Database. All data was sampled in the fourth quarter of each year, which may not reflect the whole of the rental market. The fact that the median 2-bedroom rent is greater than the median 3-bedroom in 2018 is likely due to the unique mix of 3-bedroom properties available for rent in the fourth quarter of that year.

⁴⁴ American Community Survey, 2007-2012 and 2013-2017 5-year estimates

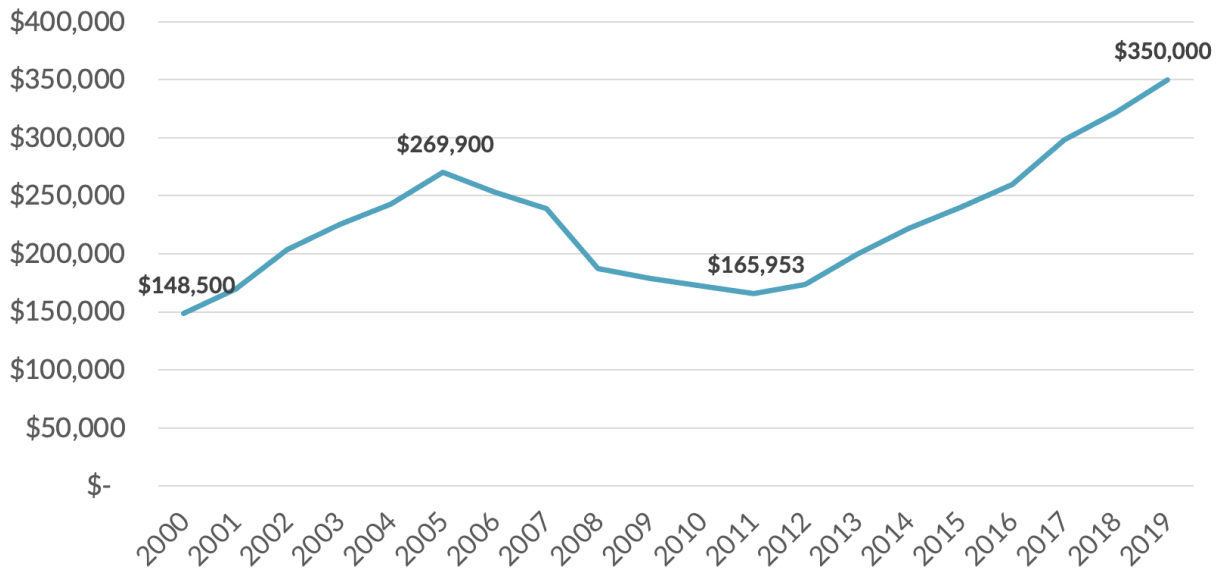
⁴⁵ ibid

⁴⁶ MAPC Rental Listing Database, 2015-2018 fourth quarter data

Sales Prices

Unlike with rents, this plan can assess changes in home prices prior to 2015. Between 2000 and 2019, the median price for a single-family unit rose 136%, from \$148,500 to \$350,000. Prices initially rose to a peak in 2005 at the top of the housing “bubble” of the early 2000s, then decreased through 2011, then began to increase again through 2019, the latest available data.⁴⁷ Although the COVID-19 crisis created massive unemployment, dwindling inventory of homes for sale has sent prices skyrocketing regionally. It is likely this trend is true in Lynn specifically, and 2020 home prices are expected to be the highest on record.

Figure 18: Median sale price for single-family homes and condominiums, Lynn, 2000-2019



Source: The Warren Group, 2000-2019

Lynn’s price growth since 2009 (96%) is similar to the price growth in context communities Brockton (90%), Everett (105%), and Revere (102%) and greater than that in Framingham (69%), Quincy (59%), and Salem (53%).⁴⁸

Income

Lynn’s median household income of \$53,513 is roughly 75% of Massachusetts’ median income of \$74,200, and 65% of the Greater Boston region’s median income of \$81,800. For context, the median income in Lynn is roughly comparable to that in Brockton, Everett, and Revere, but lower than that in Salem, Framingham, and Quincy.⁴⁹

The median Lynn homeowner household income of \$85,892 is nearly \$52,000 more than the median renter household income of \$34,096. This disparity is roughly similar to that in Brockton and Salem; more than the difference in Revere, Everett, and Quincy; and less than that in Framingham.⁵⁰

There are also significant disparities in income by race and ethnicity. The median income for non-Latinx White households in Lynn is \$61,579, 43% higher than the median income of \$43,092 for Latinx households and 33% higher than the median income of \$46,269 for Black households.⁵¹

⁴⁷ The Warren Group, 2000-2019

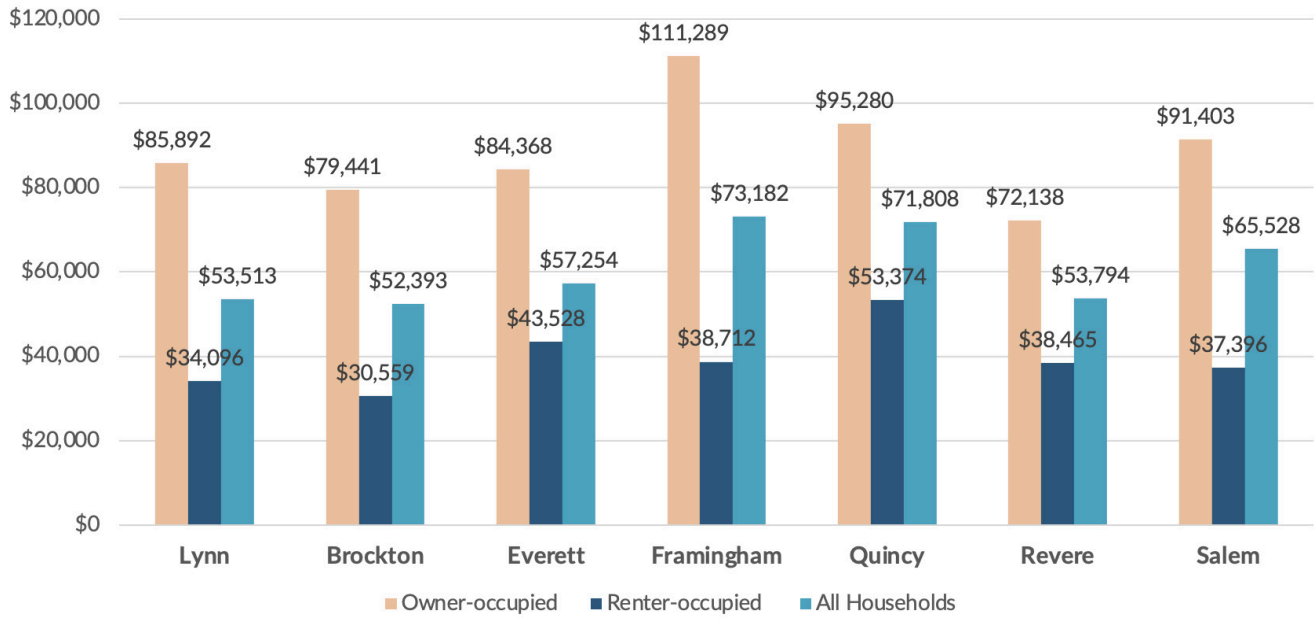
⁴⁸ *ibid*

⁴⁹ American Community Survey, 2013-2017 5-year estimates

⁵⁰ *ibid*

⁵¹ *ibid*; note that Black households are inclusive of Afro-Latinx households

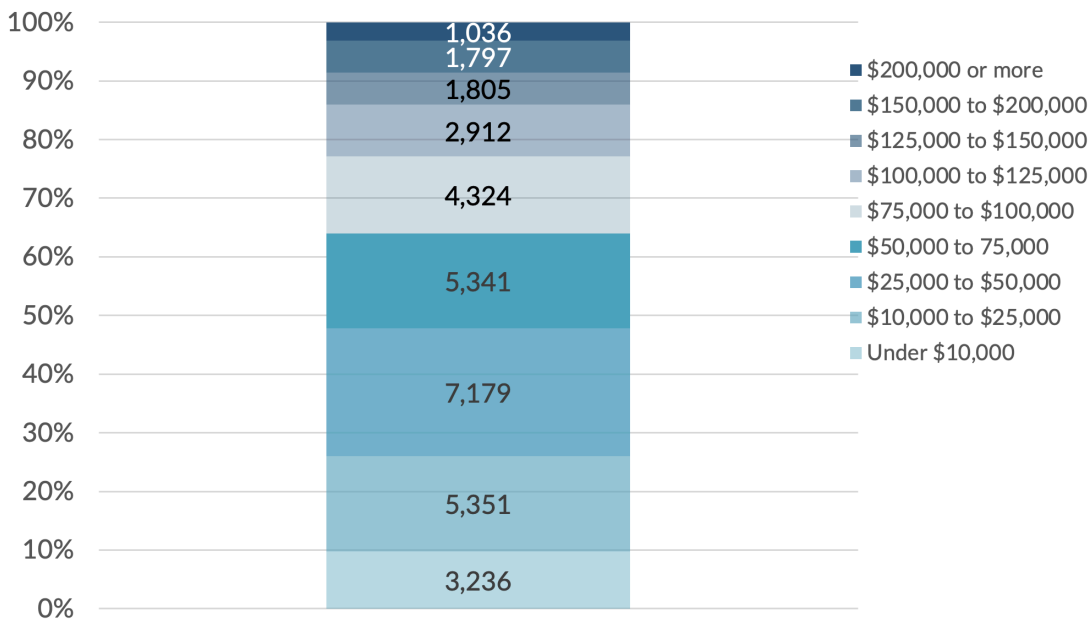
Figure 19: Median household income by tenure in context communities, Lynn, 2017



Source: American Community Survey, 2013-2017 5-year estimates

The distribution of incomes in Lynn shows the prevalence of households with incomes so low that no current market-rate housing options would ever be affordable. While more than 60% of Lynn households have incomes of less than \$75,000, more than one in four Lynn households has an income of less than \$25,000, including roughly 10% of Lynn households with an income of less than \$10,000.⁵²

Figure 20: Households by annual income, Lynn, 2017



Source: American Community Survey, 2013-2017 5-year estimates

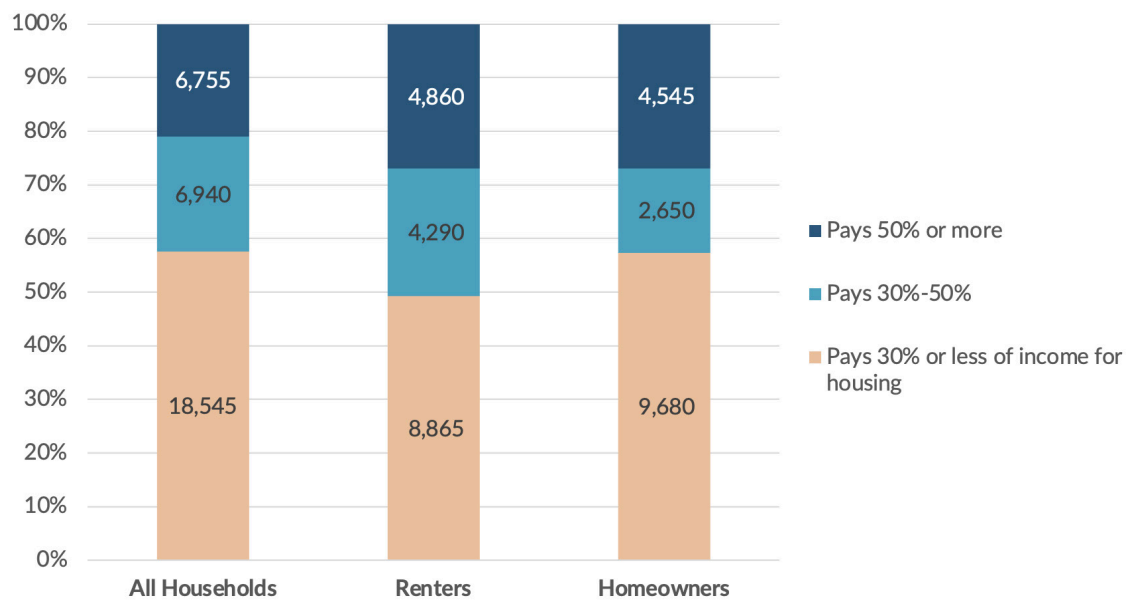
52 ibid

Housing Cost Burden

More than 42% of all Lynn households are housing cost burdened. Per federal standards, a household is said to be housing cost burdened when it pays 30% or more of its income on housing, whether that be homeownership costs like a mortgage and taxes or rent. A household is said to be severely cost burdened when it pays more than half its income on housing. Cost-burdened households often must make hard financial choices, such as delaying the payment of non-housing bills or foregoing food or healthcare.

Roughly half of Lynn's cost-burdened households pay between 30% and 50% of their income on housing and the other half pays more than 50% of their income on housing. Some groups are disproportionately housing cost burdened. An estimated 51% of renters are housing-cost burdened; 53% of that group is severely housing cost burdened. By contrast, only 32% of owner households are housing cost burdened; 42% of that group is severely housing cost burdened.⁵³

Figure 21: Households by housing cost burden, Lynn, 2016



Source: Comprehensive Housing Affordability Strategy, 2012-2016 5-year estimates

These rates amount to a very high number of cost-burdened households in Lynn. The city is home to roughly 13,700 cost-burdened households, including 12,550 cost-burdened low-income households. Because Affordable Housing and housing vouchers often (but not always) relieve households of their housing cost burden, we can conclude that most of Lynn's cost-burdened low-income households are not served by the present Affordable Housing stock or rental voucher system.

Just as a disproportionate share of cost-burdened households are low income, certain racial and ethnic groups also experience higher rates of cost burden than others. While 37% of White households are cost burdened, more than half of Latinx (55%) and nearly half of Black households (47%) are cost burdened.⁵⁴

“I am a teacher in LPS and head of the house...I have to move and it is impossible to find affordable housing! If I am forced to leave because of the housing...where does that leave my students?”

— Diamond District resident

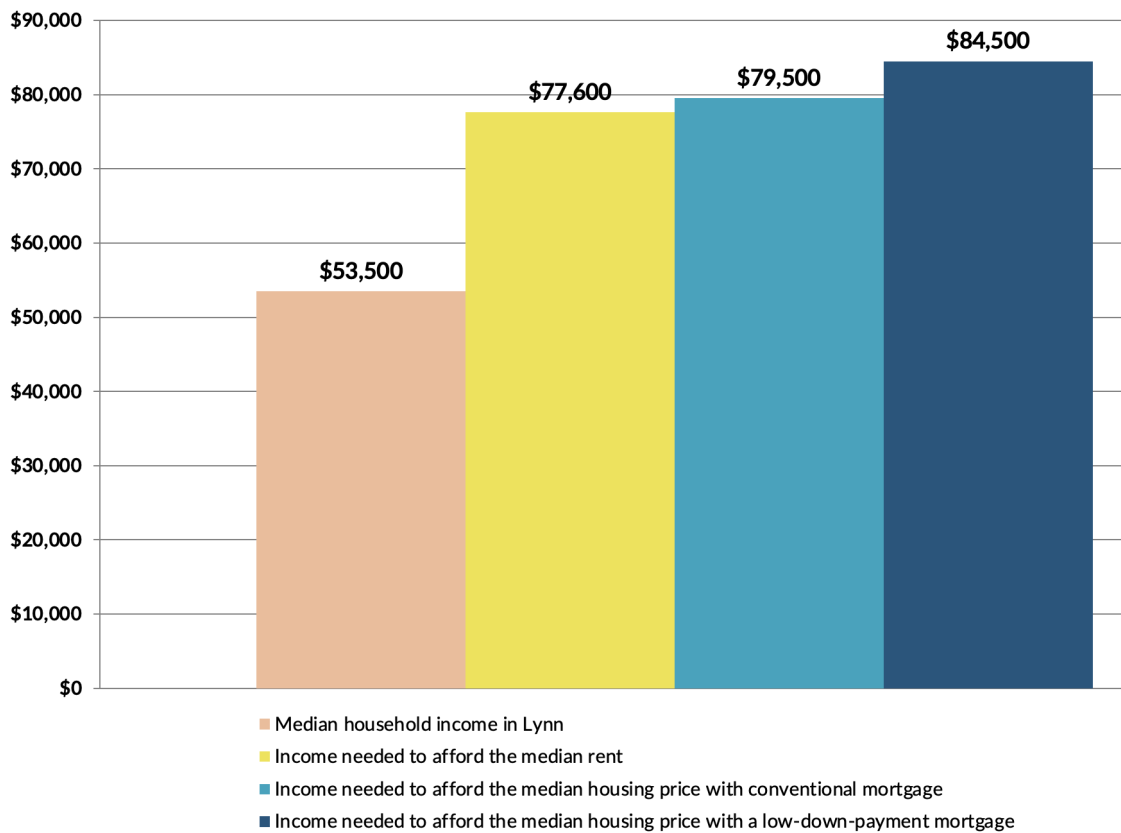
⁵³ Comprehensive Housing Affordability (CHAS) data, 2012-2016 5-year estimates

⁵⁴ American Community Survey, 2013-17 5-year estimates

Affordability Gap

There is a significant gap between the income needed to pay the median housing cost in Lynn and the median income of today's Lynn timers. 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 roughly \$53,500.⁵⁵ 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 Lynn timer would need an income of \$79,500 to affordably purchase a home at the median price of \$350,000.⁵⁶ This income is \$26,000 more than the median income in Lynn.⁵⁷ This ownership scenario also assumes the purchasing household has \$70,000 available for the down payment. If the purchasing household took out a low-down payment mortgage, such as a federally-insured Federal Housing Administration (FHA) mortgage, the down payment for the median Lynn home would be \$12,250, but monthly mortgage payments would be greater, requiring an annual income of \$84,500 to be affordable, or \$31,000 more than the median Lynn income.⁵⁸

Figure 22: Housing affordability gap, Lynn, c. 2017-19



Source: American Community Survey, 2013-2017 5-year estimates; MAPC Rental Listing Database, 2018; The Warren Group, 2019; MAPC calculations

55 MAPC Rental Listings Database, 2018 fourth quarter; American Community Survey, 2013-2017 5-year estimates; MAPC calculations. The affordability calculation budgets \$150 per month on utilities.

56 The Warren Group, 2019; MAPC calculations. The affordability calculation budgets \$150 per month for utilities, \$1000 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.

57 American Community Survey, 2013-2017 5-year estimates; MAPC calculations

58 The Warren Group, 2019; American Community Survey, 2013-2017 5-year estimates; MAPC calculations. The affordability calculation budgets \$150 per month for utilities, \$1000 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 Lynn timers can afford. Moreover, these homes may become more expensive as the housing market tightens. Likewise, some renters in market-rate housing receive rent subsidies through vouchers, but if market-rate housing costs rise quickly, those voucher holders are unlikely to find housing they can afford even with the subsidy.

Only deed-restricted Affordable Housing, which must be rented or sold to income-eligible households at a regionally affordable rate, is protected from market changes. This Affordable Housing (with a capital A and capital H) is treated differently than other forms of housing in the market. Lynn's Affordable Housing stock is larger than needed to meet the state's mandated minimum, but not large enough to meet current local need. As the market changes and housing costs rise, this discrepancy will be felt more acutely.

Subsidized Housing Inventory

As of 2021, roughly 4,300 housing units are included on the state's Subsidized Housing Inventory (SHI) for Lynn.⁵⁹ The SHI is a list of deed-restricted Affordable Housing units maintained by the state's Department of Housing & Community Development (DHCD), though it also includes market-rate units in some mixed-income rental developments. It does not count housing rented with vouchers or unsubsidized housing that happens to be inexpensive (sometimes called "naturally occurring affordable housing").

The state sets a target of at least 10% on the SHI for each municipality. If less than 10% of a city's total housing stock is on the SHI, MGL Chapter 40B allows developers of mixed-income housing to override local zoning through a comprehensive permit process if 20-25% of units in the project are Affordable Housing.

In 2021, Lynn had 4,307 units, or 12.06% of its housing, on the SHI, meaning it had exceeded the state's minimum threshold. For context, Brockton, Quincy, Framingham, and Salem also have SHI rates above the 10% threshold set by Chapter 40B. At 12.96% and 12.59%, Brockton and Salem, respectively, have SHI rates greater than Lynn's. Revere and Everett both have SHI rates lower than the 10% threshold, at 7.86% and 5.24%, respectively.⁶⁰

Lynn's SHI housing includes 846 Affordable Housing units managed by Lynn Housing & Neighborhood Development (LHAND).⁶¹ Some of Lynn's Affordable Housing was built in the era when the housing authority itself built public housing, while newer Affordable Housing units on the SHI were built by private organizations, often non-profits, using government subsidies to finance construction. Lynn's Neighborhood Development Associates, a private nonprofit with an ongoing relationship with LHAND, is the primary developer of new Affordable Housing in Lynn.

⁵⁹ DHCD Subsidized Housing Inventory, January 2021

⁶⁰ *ibid*

⁶² DHCD Subsidized Housing Inventory, November 2017; LHAND data

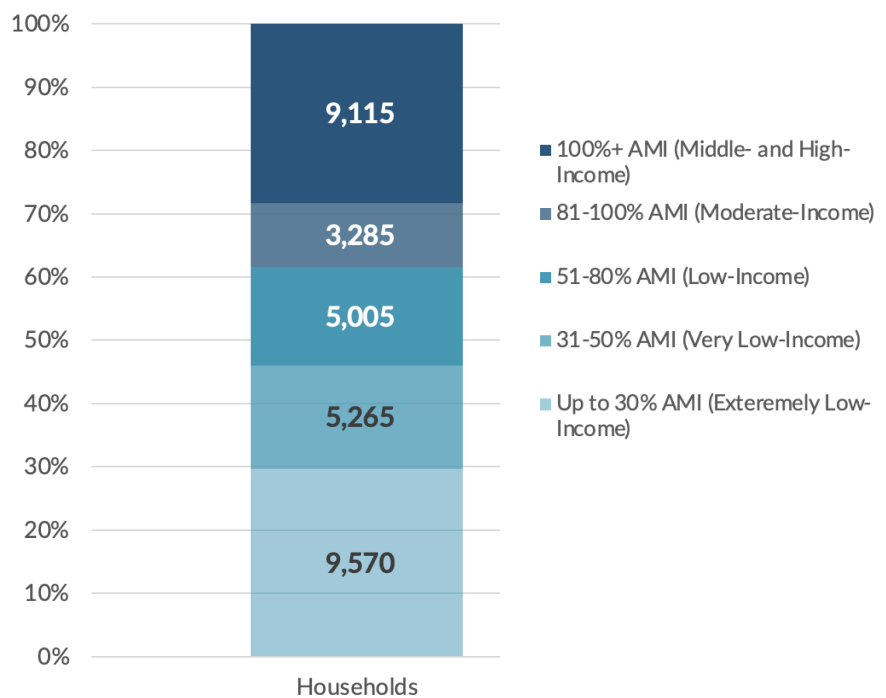
Low-income Households

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.⁶³

The US Department of Housing & Urban Development defines income status for Lynn households by measuring income against the Area Median Income (AMI) for households in the Greater Boston region (from Plymouth County to southern New Hampshire) and accounting for the number of people in each household. Low-income status is 80-50% of AMI or less, very-low-income status is 50-30% of AMI, and extremely-low-income status is 30% of AMI or less; low income can also refer to households with incomes at 80% of AMI or less. Based on the latter meaning, a one-person household in Lynn in 2020 is low income if they earn \$66,650 or less per year; for a four-person household, that low-income threshold is \$95,200 or less.⁶⁴ Low-income households are eligible for housing assistance, such as deed-restricted Affordable Housing and housing vouchers.⁶⁵

For context, the proportion of low-income households in Lynn is roughly similar to that in Everett (62%), Revere (59%), and Brockton (56%), but is larger than in Salem (50%), Quincy (46%), and Framingham (45%).⁶⁶

Figure 23: Households by income status, Lynn, 2016



Source: Comprehensive Housing Affordability Strategy data, 2012-2016 5-year estimates

63 Comprehensive Housing Affordability Strategy data, 2012-2016 5-year estimates

64 US Department of Housing & Urban Development, 2020

65 Moderate income is 80-100% of AMI and middle and high-income is 120% of AMI and above.

66 American Community Survey, 2013-2017 5-year estimates

Table 5: FY 2020 HUD Area Median Income limits for the Boston-Cambridge-Quincy, MA-NH, FMR

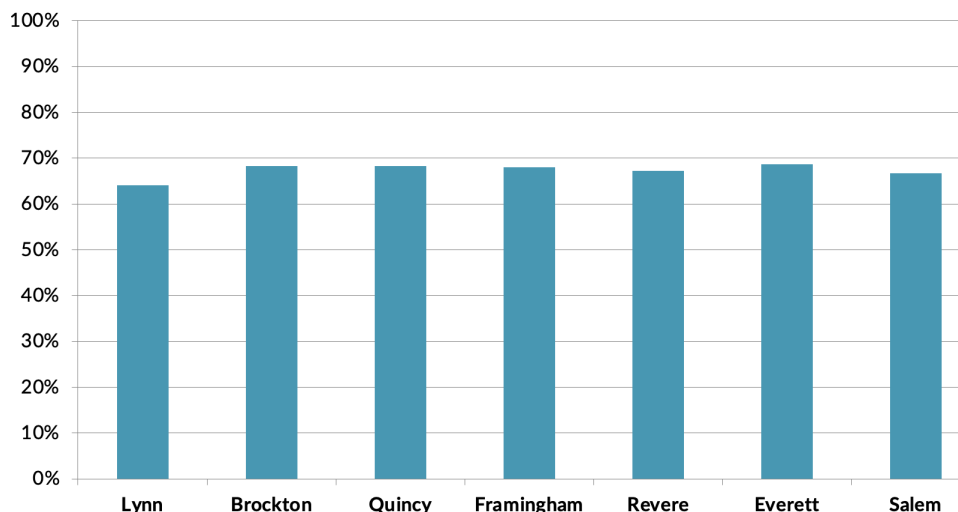
Household Size	Extremely Low Income 30% AMI	Very Low Income 50% AMI	Low Income 80% AMI
1	\$26,850	\$44,800	\$67,400
2	\$30,700	\$51,200	\$77,000
3	\$34,550	\$57,600	\$86,650
4	\$38,350	\$63,950	\$96,250
5	\$41,450	\$69,100	\$103,950
6	\$44,500	\$74,200	\$111,650
7	\$47,600	\$79,300	\$119,350
8	\$50,650	\$84,450	\$127,050

Source: US Department of Housing & Urban Development

Affordable Housing & Low-Income Residents

Lynn’s deed-restricted Affordable Housing units can only provide housing for one in four eligible local households. Lynn has 19,840 low-income households who could potentially qualify for deed-restricted Affordable Housing, but only about 4,500 deed-restricted Affordable Housing units. The remaining households must find their housing on the open housing market. For households not in deed-restricted Affordable Housing and without a housing voucher, they either live in low-cost private housing (that is typically older and sometimes poorly maintained) and/or they simply pay more than they can afford for housing. In Lynn, 63% of low-income households (regardless of tenure) are housing cost burdened; 52% of that group is severely housing cost burdened. A slightly smaller proportion of low-income households are cost burdened in Lynn than in context communities, due to the relatively low rents found in Lynn compared to those communities generally.

Figure 25: Percent of low-income households that are cost-burdened, Lynn and context communities, 2015



Source: Comprehensive Housing Affordability Strategy data, 2011-2015 5-year estimates

Figure 24: Affordable Housing gap, Lynn



About 1 in 8 homes are deed-restricted Affordable Housing.



...But this amount can only provide housing for 1 in 4 eligible households.

“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

Expiring Affordability

Approximately 20% of the restrictions on Lynn’s deed-restricted Affordable Housing were at risk of expiring between 2017 and 2020, with an additional 6% at risk of expiration by 2026. Indeed, more than 100 Affordable Housing units have been lost recently, as is reflected in the updated SHI, which shows Lynn dropped from 4,435 units, or 12.4%, to 4,307 units, or 12.06%.⁶⁷ When deed restrictions expire, the units can be converted to market-rate rentals or sales. The City of Lynn and LHAND can try to maintain these affordability restrictions through negotiation with Affordable Housing property owners and additional subsidies, but property owners are typically free to convert units to market-rates without state intervention.

Rental Vouchers

As of 2016, an estimated 3,648 Lynn households received some form of rental subsidy voucher. Some of these households may live in deed-restricted Affordable Housing, while others live in housing on the open market. Some may find housing outside of Lynn. LHAND administers 2,481 of these housing vouchers, while an estimated 1,167 vouchers were issued by housing authorities outside of Lynn.⁶⁸ Of LHAND’s vouchers, 1,434 were federal Housing Choice Vouchers (also known as Section 8), and the remainder were issued through other housing programs.⁶⁹

However, rents for units on the private market, including homes rented with subsidies, have gone up considerably in recent years, making it more difficult for many Lynners to find housing they can afford even with vouchers. As noted above, between 2015 and 2018 (the period of time where we have sufficient comparable data), the median rent increased 25% in Lynn.⁷⁰

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 has many definitions, but two working definitions inform this plan’s approach:

1. Household-level displacement is the involuntary move by a household due to circumstances out of its control, such as eviction or rent increase. No matter the forces causing the move, household-level displacement can be destabilizing for the household and increases the risk of homelessness.
2. Gentrification-related community-level displacement is the demographic restructuring of a neighborhood through the aggregated displacement of low-income households, households of color, and other households who are vulnerable to housing instability. Therefore, this kind of displacement includes household-level displacement.

⁶⁷ DHCD SHI, 2017 and 2021

⁶⁸ LHAND data, 2016

⁶⁹ LHAND, Consolidated Plan, 2016-2020

⁷⁰ MAPC Rental Listing Database, 2015-2018 fourth quarter data

“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 the real possibility of gentrification-related community-level displacement, if not now than in the near-future. This kind of displacement signals a wave of housing instability and a failure to meet housing need across the population. Housing prices and rents can be impacted by hyper-local changes in the housing market, such as the development of new housing rented or sold at a high price, which can be associated with rising rents in nearby older buildings. This can lead to displacement even though a low-income household is not directly kicked out to make way for another occupant. There is little to no data that directly measures displacement, but what follows is analysis of related data that can help frame understanding of this challenge.

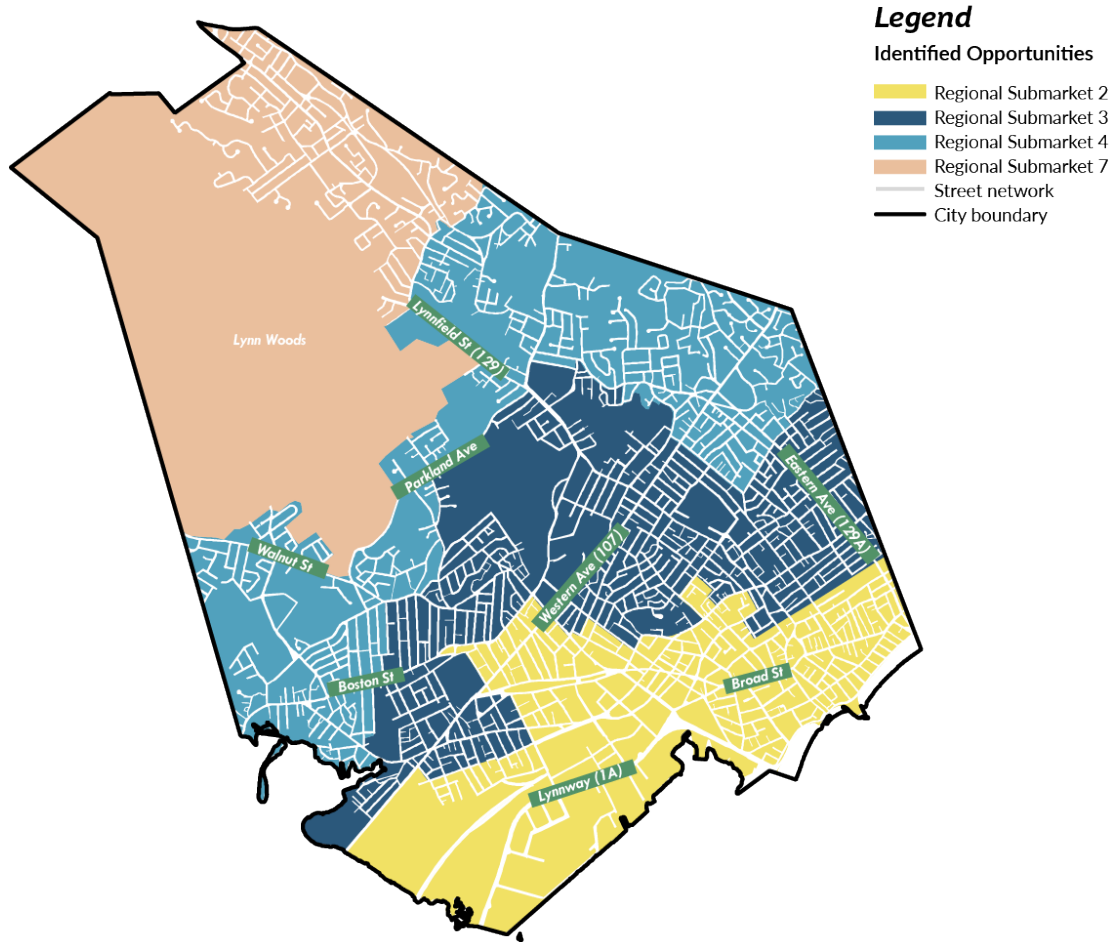
Submarkets & Displacement Risk

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. However, displacement risk is not equal across all areas of Lynn given varying preexisting demographic compositions of neighborhoods and different real estate market pressures they face. As described in this plan’s introduction, MAPC established a regional framework of seven housing submarkets, of which Lynn has four, representing a wide range of conditions summarized here:⁷¹

- **Submarket 2:** Diamond District, Downtown, the Waterfront, Sagamore Hill. This submarket is characterized by high-density, lower-cost mixed-age housing stock; lowest household income; high foreclosure, business buyers (i.e., homebuyers that are not individual households), and cash sales (i.e., no mortgage); greatest increase in home value; increasing population and density.
- **Submarket 3:** East Lynn, the Highlands, West Lynn. This submarket is characterized by moderate density, oldest housing stock; low/moderate household income; increasing home values and rents, decreasing renters.
- **Submarket 4:** Pine Hill, Veterans Village, Wyoma. This submarket is characterized by low-density, lower-cost, older housing stock; moderate household income; minimal change in population or property values.
- **Submarket 7:** Lynnfield Street. This submarket is characterized by lowest density, newer moderate-cost housing stock; very high household income; most stable pre-/post-recession residential sales activity; minimal change in population or property values.

⁷¹ Submarkets not found in Lynn include the following. Submarket 1 is located at the center of the Greater Boston region, in areas like Beacon Hill, Back Bay, northern Brookline, and in Cambridge along Massachusetts Avenue. This submarket has the highest building density, the highest cost housing, moderate incomes, increasing home values and decreasing renters. Submarket 5 is located in communities like Newton, Weston, Wellesley, and Lincoln. These areas have older, low-density, suburban housing stock, with high incomes, high housing costs, and minimal change over time. Submarket 6 contains new, low-density, low-cost housing stock and people with incomes close to the regional average. There is an increasing population and housing costs here, with a high rate of foreclosure. Submarket 6 is located in areas like southern Salem, northwestern Revere, and areas of Burlington, Woburn, Dedham, Quincy, and Weymouth.

Figure 26: Regional submarkets, Lynn



Based on these definitions, displacement risk is greatest in Submarkets 2 and 3 due to rising housing costs and the presence of lower-income households, as well as other vulnerable populations. These submarkets are home to many residents of color, including Black, Latinx, and Asian residents, compared to other submarkets that are majority White. As we know, these residents tend to have lower incomes: the median income is \$55,129 for Asian households, \$46,269 for Black households, and \$43,092 for Latinx households compared to \$61,579 for non-Latinx White households. In addition, households of color tend to rent at much higher rates than non-Latinx White households: 75% of Latinx households, 72% of black households, and 54% of Asian households are renters compared to 39% of non-Latinx White households.⁷² Renters are subject to fluctuations in the housing market in ways homeowners are not. Residents of these submarkets are the most likely to experience individual household-level displacement and these neighborhoods are most likely to undergo gentrification-related community-displacement as the real estate market actively seeks to reposition housing for higher-income people.

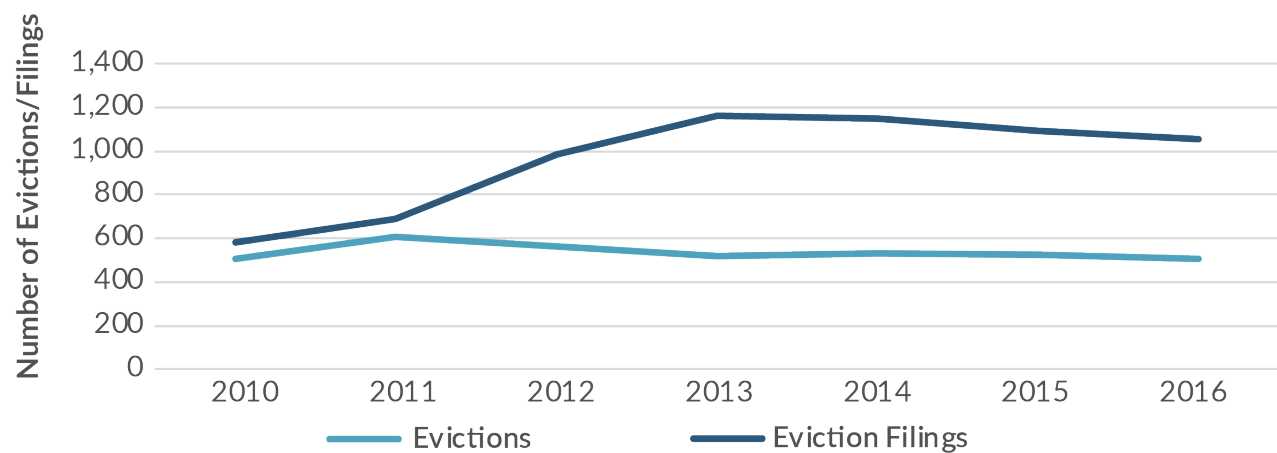
But displacement risk decreases moving south to north in Lynn. The other submarkets are predominantly home to White residents with higher incomes and higher rates of homeownership, and there is little development pressure there. For more information on MAPC's submarket analysis, see the appendix of this plan.

⁷² American Community Survey, 2013-17 5-year estimates; note that Black households are inclusive of Afro-Latinx households

Evictions

Between 2010 and 2013, annual eviction filings increased from 600 to 1,200 before slowly decreasing to about 1,050 in 2016, the latest available data.⁷³ When a tenant household cannot meet the terms of its lease or “at will” rental agreement (such as payment of rent), or it cannot meet the terms of a new lease or agreement (such as a rent increase), that household’s landlord can move to remove the tenant through a legal eviction process. Because residents of color rent at higher rates than non-Latinx White households in Lynn, and tend to have lower incomes, they are disproportionately impacted by evictions. While 39% of non-Latinx White households rent, 75% of Latinx, 72% of Black, and 54% of Asian households rent in Lynn. People of color also have lower incomes, and therefore are less able to weather income loss or rent increases: Median income for Asian, Black, and Latinx households is \$55,129, \$46,269, \$43,092, respectively, compared to \$61,579 for non-Latinx White households.⁷⁴ Eviction data for rental housing is very limited, but what data exists indicates a potential pattern of displacement of these households in Lynn.

Figure 27: Executed evictions and eviction filings, Lynn, 2010-2016



Source: Eviction Lab, 2010-2016

Eviction is costly for both tenants and landlords. First, the landlord must file a “notice to quit” stating their intention of retaking possession of the property in a specified period of time. After the stated notice period is over, the landlord can file a petition to evict the tenant in court. If a judge grants the landlord an eviction, the landlord can “execute” the eviction, meaning the tenant is forced to leave, often with the assistance of the Sheriff’s Office. It’s important to note that many tenants do not understand their rights and mistake a notice to quit as an eviction, vacating their home without ever going to court. For tenants in industries with little schedule flexibility (such as the service sector), contesting an eviction can also be functionally impossible. Likewise, many tenants leave their home after an eviction is filed, so a portion of these evicted tenants would not appear in data of executed evictions. It is impossible to know how many tenants have been informally evicted in these ways.

⁷³ Eviction Lab, 2010-2016

⁷⁴ American Community Survey, 2013-17 5-year estimates; note that Black households are inclusive of Afro-Latinx households

The overall increase in eviction filings from 2010 and 2016 means there was some degree of direct household-level displacement occurring via the eviction process in Lynn during that period. Going forward, it is likely evictions in Lynn will increase throughout the pandemic and recovery. Across Massachusetts, hundreds of thousands of people have lost their jobs, and an estimated 45,000 renters (and only 10,000 fewer homeowners) on standard unemployment are estimated to struggle to cover their housing costs and basic needs this fall. An estimated 60,000 Massachusetts renter households fear imminent eviction.⁷⁵ These estimates do not include those who are self-employed, work in the “gig economy,” or others with non-traditional employment arrangements. The state’s eviction moratorium expired in October, and the less protective federal Centers for Disease Control & Prevention (CDC) moratorium is set to end on March 31, 2021. Further federal, state, or court intervention is needed to avoid a significant wave of evictions, as well as foreclosures, in the new year.

Foreclosures

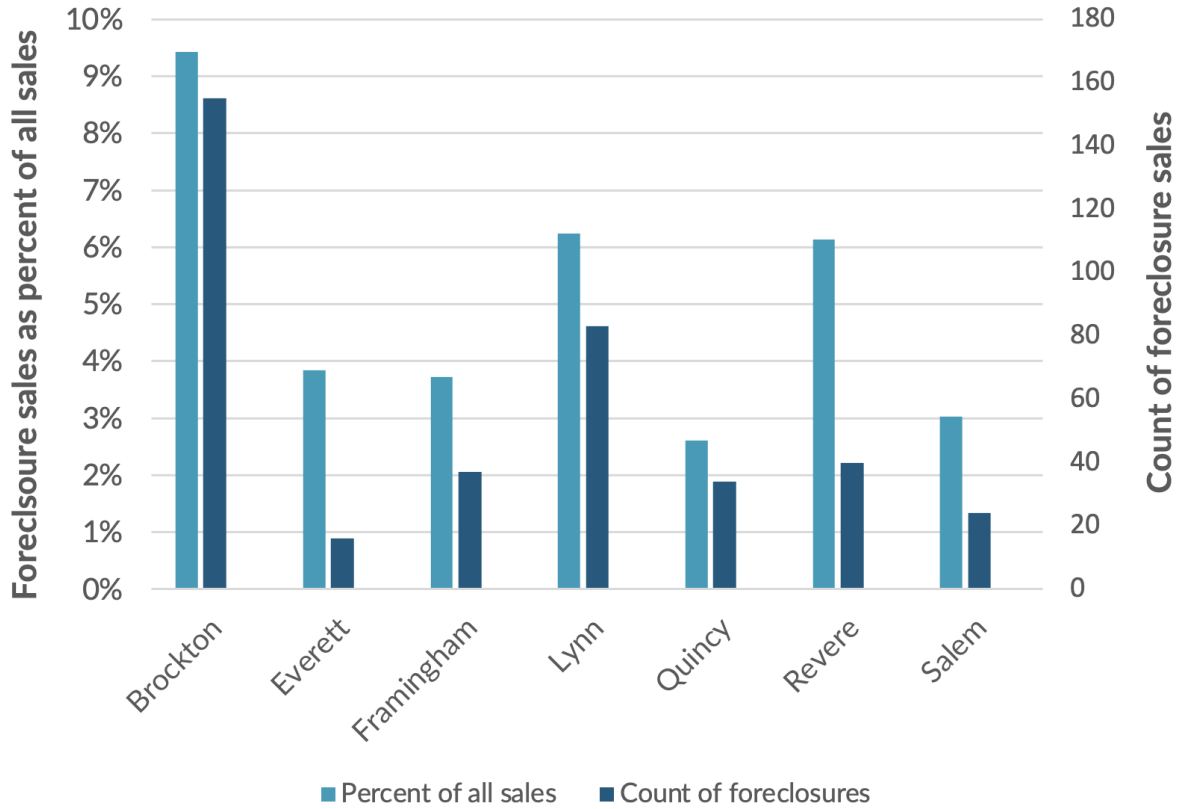
When a homeowner cannot pay their mortgage and cannot negotiate a new payment plan with their mortgage lender, the lender can foreclose on that person’s home. The lender then typically sells the home to a real estate business, who then rents the home or sells the home to a typical “retail” buyer. At some point during this process, the original homeowner leaves their home, with or without an official eviction. The reasons foreclosures occur can be complex. Sometimes homeowners lose their source of income, while other times the loan terms can become too onerous. “Sub-prime” mortgage loans made to low-income homebuyers often include mortgage rates that change over time or complex and confusing payment terms. In the wake of the 2008 financial crisis, many lenders were found to have made predatory loans they knew would go into default, often targeting people of color and other marginalized communities. Whatever the cause, foreclosures can lead to displacement just as rental evictions can.

In 2017, there were 83 home sales associated with foreclosures in Lynn, or 6% of all home sales.⁷⁶ Lynn had more foreclosures as a percent of sales than Everett (4%), Framingham (4%), Quincy (3%), and Salem (3%); the same proportion as Revere (6%); and a smaller proportion than Brockton (9%). Going forward, there may be an increase in foreclosures just as there may be an increase in evictions due to loss of income associated with the pandemic. People who lose their homes may wind up in overcrowded housing situations or without housing entirely. Both circumstances allow for the efficient spread of the virus, higher case counts, and potentially more deaths.

⁷⁵ For more information, see MAPC’s “Covid-19 Layoff Housing Gap” research brief here: <https://www.mapc.org/resource-library/covid-19-layoffs-october/>.

⁷⁶ Warren Group data, 2017. The data includes all 1-4 family housing units.

Figure 28: Foreclosure-associated sales as a count and percent of all sales, Lynn and context communities, 2017



Source: Warren Group data, 2017

Homelessness

Homelessness is a human and societal tragedy that illustrates the inequitable access to housing that characterizes this region and country. While many people think of homelessness as the visible phenomenon of unhoused, it is actually a diverse set of conditions that is difficult to track at a population level. Homelessness includes unsheltered people living in public spaces, people living in shelters and emergency housing, and those sleeping in their cars or at other people's homes (such as those of friends or family).

There were 1,035 persons experiencing homelessness in Lynn during a point-in-time count in 2019. This count, conducted annually by service providers to the homeless population, is one of the better sources of available data on homelessness. Of those 1,035 people, all but five of them were sheltered; more than half were children. The majority of Lynn's homeless households (287 of 358) included at least one adult and one child. A total of 565 children were experiencing homelessness in the city, with 14 chronically homeless households containing children. No children counted were unaccompanied by an adult. Most people experiencing homelessness were female (590), and most of the remainder (444) were male. (In this data, male, female, transgender, and gender nonconforming were reported as mutually exclusive categories. There was one transgender individual and no gender nonconforming individuals in the 2019 data.)⁷⁷

Point-in-time counts are reasonably accurate measures of sheltered persons but less reliable counts of unsheltered individuals. Those living temporarily with others are entirely uncounted, even though these residents are often most indicative of displacement and housing instability in a community.

According to the Lynn Public Schools, there were 1,098 students experiencing homelessness registered at some point during the 2019-20 school year.⁷⁸ This higher count includes unaccompanied students and those living in shelters, motels, or "doubled up."

There are many causes of homelessness, including domestic violence, familial abuse (particularly of girls and LGBTQ+ youth), mental illness, and substance abuse disorder. In locations with high housing prices and significant lower-income populations, like our region, homelessness tends to be common. Economic crises, such as that caused by the pandemic, often result in a dramatic increase in homelessness. Currently, there is a federal moratorium on evictions issued by the Centers for Disease Control (CDC). But experts predict that its expiration on March 31, 2021, will bring a wave of evictions that will result in increased overcrowding and homelessness.

The coronavirus disproportionately affects those experiencing homelessness. Quarantine and isolation is nearly impossible without a home. The virus can easily spread in crowded shelters. Cities and towns are struggling to set up pop-up sites with robust health and social services in order to prevent and control outbreaks among unhoused residents. Testing, contact tracing, and places for treatment and recovery are also needed.

⁷⁷ Lynn Continuum of Care, Point-in-Time Count, 2019
⁷⁸ Lynn Public Schools

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.”

This vision is based on the housing needs identified through analysis and voiced by the community at focus groups and the January 2020 forum, as well as discussion at that forum of what residents want housing to provide the community. It is a picture of what this plan, when implemented, can achieve. At the May 2020 online open house, it was presented to the community for input. Eighty-two percent of respondents either agreed or strongly agreed with this vision statement, and qualitative feedback indicated the affordability aspect of the vision statement was paramount.

This plan’s vision provides a high-level statement of what Lynn wants future housing to provide. Based on further input from the City, Steering Committee, and community, Housing Lynn also establishes more specific goals to help the City realize the vision and meet housing need. Draft goals, and information on the unmet housing needs that they respond to, were presented to the community at the May-June online open house. Each draft goal was marked as important by a supermajority of respondents. In general, most respondents were supportive of Affordable Housing production and anti-displacement efforts, and some were supportive of market-rate housing development; there was only one anti-development comment. As a result, the goals originally presented to the community are the same goals that appear in this final plan.

Housing Lynn’s goals are primarily focused on meeting the unmet needs of current Lynn timers. Based on community input and quantitative data analysis, those groups with the most intense unmet needs include low-income households, renters, people of color, non-native English speakers, and large families with children or multiple generations living together. As a result, goals emphasize Affordable Housing production, mitigation of displacement risk, increased safety of existing residential buildings, integration of neighborhoods, representative governance, and the leveraging of community benefits from new development. Some of these goals more directly pertain to unmet housing needs than others, but all are relevant.



Goal 1: 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.

Rising housing costs in the inner core have led to increased demand in relatively more affordable communities like Lynn. But despite efforts to attract development in recent years, expansion of Lynn's housing supply has not kept up with demand. MAPC projected a total of 2,728 units needed to meet demand between 2010 and 2020, including 1,305 multifamily apartments. But as we enter 2021, production in Lynn, though on the rise, hasn't come anywhere near that, causing housing prices to rise dramatically as higher-income households bid up the cost of limited housing.

Moreover, the significant housing units in the pipeline are overwhelmingly in 100% market-rate development and cost much more than the average Lynnner can afford. Affordability was the challenge most often cited by the community throughout the Housing Lynn planning process. More than 42% of Lynn households are cost burdened, meaning they pay 30% or more of income on housing, and more than 21% are severely cost burdened, meaning they spend more than 50% of income on housing. Cost-burdened households pay more for housing than they can afford, and may have to make tough choices between this necessary cost and others, like healthcare, childcare, or groceries.

The majority of Lynn's population (62%) is comprised of low-income households, meaning they earn less than 80% of the Greater Boston region Area Median Income (AMI). 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. 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. These are households who must find housing on the private market and are therefore more vulnerable to cost increases and displacement.⁷⁹

The Lynn community aspires to have housing options that are affordable to a range of incomes, particularly the low incomes of the majority of Lynnners. To advance this goal and address the mismatch between Lynn demographics and recent housing development, public action and resources are needed to support production of more Affordable Housing. Further, new Affordable Housing must include high numbers of units that are deeply affordable to current Lynnners. Most Affordable Housing programs support production of units affordable to households earning at or below 80% of AMI, or \$96,250 in 2020 for a household of four. But the local Lynn median income is roughly \$53,500, more than \$10,000 less than 50% of AMI (\$63,950) for the same household size. Affordable Housing production in Lynn must therefore serve very-low-income households (those with incomes no more than 50% of AMI) and extremely-low-income households (those with incomes no more than 30% of AMI). To achieve these depths of affordability, public land and further subsidy (either local, state, or federal) is needed.

Goal 2: Anti-displacement. Establish protections against displacement for vulnerable residents.

Lynn has long been a relatively affordable place to live, even as Boston and other surrounding communities became expensive. But increased demand to live in the inner core and too little housing production in response is changing that. Between 2015 and 2017, median rent for a 2-bedroom apartment in Lynn rose 27% and the median home sale price rose 34% (MAPC Rental Listings Database; The Warren Group). In Lynn, housing costs are rising due to new high-end development and increased rents and values of the older housing stock. Because the city is home to high numbers of low-income households (62% of all households),

79 Data to support this goal is from MAPC MetroFuture Regional Growth Projections, 2014; American Community Survey, 2013-2017 5-year estimates; HUD Comprehensive Housing Affordability Strategy, 2012-2016; DHCD Subsidized Housing Inventory, 2017; US Department of Housing & Urban Development

renters (56% of all households), those with a history of housing instability (like eviction, which was up 81% in 2010 from 2016), and residents age 65 or older (12% of the population) on fixed incomes—these market changes bring the risk of displacement.⁸⁰

A household is said to be displaced when they move for reasons they can't control. A community is said to be experiencing displacement if a high number of households are displaced. Sometimes, displaced households are replaced by households of similar racial and ethnic backgrounds and incomes. But when displacement occurs in lower-income neighborhoods and higher-income residents move in, it's called gentrification. Gentrification-associated displacement can be caused by rising housing costs, like rents or taxes; conversion of apartment buildings to condominiums; eviction; or foreclosure.

It's imperative to mitigate displacement risk to avoid disruption to people's lives and the communities they leave behind. When someone is displaced, they lose their home and sometimes social network, services they rely on, maybe even their job. Their children may have to switch schools. They experience not just financial problems, but sometimes negative health impacts.

The communities left behind by displaced residents are also impacted. Local economies suffer when they lose residents who work at restaurants, institutions, community organizations, and other businesses. And workers commuting in from outside the community increase traffic and parking pressures, as well as greenhouse gas emissions.

There are many Lynners concerned about being displaced. They want the city to continue to be their home, and for it to retain the diversity and vibrancy they bring to it. They see the new high-cost market-rate development in their neighborhoods and experience the rising housing costs. At the same time, prices will rise even more and displacement pressures will increase if the housing supply isn't expanded to meet the greater demand. To facilitate development without displacement, Affordable Housing must be part of the recipe—but it's not enough. New policies and programs are also needed to protect Lynners.

Goal 3: Building Safety. Ensure building maintenance and safety standards are enforced.

Building safety is key to housing stability, as is affordability and absence of discrimination (a feature of Goal 4 below). With a history of disinvestment and an older housing supply, it's no wonder that building conditions—including a lack of maintenance or shoddy repairs, general uncleanliness, and pest infestation—was the second most-cited challenge at the first Housing Lynn public forum.

In Lynn, 87% of all housing was built before 1980, including 63% built before 1940.⁸¹ 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. Due to lack of availability and limited affordability, families with young children often cannot avoid renting such units and risking the health of their children. Alternatively, some landlords may not rent to families with young children due to the lead paint liability even though not to do so is illegal.

Anecdotally, some residents engaged in this process discussed dangerous practices used by some landlords to market living spaces as bedrooms or subdivide properties to fit more residents into their buildings. This facilitates overcrowding, which some households resort to when there's a lack of housing that's affordable to them. Overcrowding is a public health concern, particularly during the pandemic when it's exacerbated the spread of COVID-19.

⁸⁰ Comprehensive Housing Affordability (CHAS) data, 2012-16 5-year estimates; American Community Survey, 2013-17 5-year estimates; Eviction Lab, 2010-16

⁸¹ American Community Survey, 2013-17 5-year estimates

The Lynn community aspires to have access to safe, stable housing regardless of household size or income. Consistent enforcement of the City's building code, as well as working with the state and other entities to address problem properties, is essential to advance this goal. However, the City must be mindful that some code violations jeopardize the housing unit, either temporarily or permanently, putting tenants at risk of displacement. Ensuring tenants know their rights and there are resources available to support them through improvements is necessary to make sure that building safety improvements don't happen at the expense of housing stability.

Goal 4: 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 stark differences between neighborhoods' populations and housing supplies means certain populations cannot access opportunities that exist only in some neighborhoods, such as safe, quality housing or homeownership. The vast majority of Black and Latinx Lynn residents live in Downtown Lynn and neighborhoods adjacent to Downtown. White and Asian populations are less concentrated, but the majority of 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.⁸² Throughout the Housing Lynn process, participants noted how segregation was divisive in Lynn and bred misunderstanding between groups.

In addition to segregation, housing discrimination is an issue in the city. The Fair Housing Act prohibits discrimination by direct housing providers (such as landlords, real estate companies, municipalities, banks, and homeowner insurance companies) on the basis of race or color, national origin, familial status, disability, religion, or sex. Between 2014 and 2019 (when data was available), 17 Fair Housing cases alleging discrimination were brought in Lynn. The city had more Fair Housing cases than approximately 93% of Massachusetts municipalities where cases were brought, and yet it's likely there were still more unreported cases.⁸³ Due to little enforcement capacity, it is likely that most Fair Housing violations in Massachusetts go undocumented and unprosecuted. This kind of discrimination thwarts integration objectives by denying housing opportunity to some groups while steering others towards them.

Addressing segregation and discrimination will lead to more integrated neighborhoods and stable households. To advance the goal of integration, the City can facilitate certain development programs and types. Mixed-income development ensures households with different income levels live in a single development with shared access to common spaces and amenities. Affordable Housing development in Downtown and adjacent areas home to low-income households, renters, and people of color will balance out recent market-rate development there that coincides with rising housing costs and displacement pressures. And finally, a greater diversity of housing types in predominantly single-family housing neighborhoods—such as Accessory Dwelling Units (ADUs), two-family homes, cluster/cottage housing, or others described in the development opportunities section of this plan—creates new opportunities for different household types and income levels.

Lynners want their community to be a welcoming, fair, and just place, particularly to long-time Lynners, many of whom are in protected classes. While Housing Lynn is not a Fair Housing plan, it's worth noting the City can work to prevent discrimination by ensuring the recently adopted rental registration policy is used to increase oversight of landlords. Rental units must be made equally available for occupancy to all eligible renters (e.g., federal law prohibits landlords from charging higher security deposits to families with children) and discrimination on the basis of source of income (e.g., housing vouchers) must be prosecuted. But greater capacity and stronger partnerships are needed to more broadly identify, measure, and respond to housing discrimination.

⁸² American Community Survey, 2013-17 5-year estimates

⁸³ HUD Office of Fair Housing and Equal Opportunity, "Filed Cases by Geographic Location by Basis," 2014-2019

Goal 5: Representative Governance. Increase representation in municipal governance, transparency, and engagement in decision making.

Though people of color are a majority of Lynn’s population, non-Latinx White people hold the majority of City Council seats, Planning Board seats, other board and commission seats, and City staff positions. This means the perspective and needs of the majority of Lynnners are not necessarily guiding municipal planning and decision-making when it comes to housing or anything else.

In addition, there have 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. As a result, there has been community opposition to recent zoning changes and development.

Feelings of disconnection from City government and leaders was one of the most common challenges cited by Lynnners participating in the Housing Lynn process. They also shared that linguistic barriers often prevent communication between City officials and residents.

The City has been working to address this challenge through new hires and by ensuring most departments in City Hall have at least one Spanish-speaking clerk. In addition, the Mayor’s Office is partnering with MAPC, the Federal Reserve Bank of Boston, and the Government Alliance for Race and Equity on a Racial Equity Municipal Action Plan (REMAP) that will identify key challenges to racial equity in Lynn, develop goals to address them, and deliver strategies to enhance staff and organizational capacity to support racial equity work both internally within municipal government and externally throughout the community.

Many Lynnners 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. Fostering a more representative local government and ensuring more consistent and transparent communication between the City and residents will empower different segments of the community, build trust between residents and the City, and increase the range of perspectives on housing that are heard. The City can do this by training current staff, adjusting hiring practices for new staff, and ensuring consistent communication with the public.

Goal 6: 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.

Many years of disinvestment led the City to take actions intended to attract new residential development. This included, among other things, several zoning amendments adopted in the 2000s to signal that Lynn is “open for business,” such as allowing greater density and reduced parking by right in some areas. Those changes are now having the desired effect: The City has been permitting many hundreds of new units, mostly in Downtown and the Waterfront, almost all of them in 100% market-rate developments that serve the high end of the market. This is unsurprising since in a high-cost market like Greater Boston, private-sector development will cater to those with the highest incomes unless local policies require serving a broader segment of the market.

Now, the City must acknowledge its new position in the region. Lynn is no longer being ignored by developers or passed over in favor of other development markets. Quite the contrary: It’s clear that developers are now eager to do business in Lynn. The city’s market is attractive enough to leverage that interest to yield community benefits, as so many other places in our region do.

Lynners engaged in this process want new development to strengthen the surrounding neighborhood and community. This means in exchange for the greater density and other development-friendly aspects of the city's Zoning Ordinance, developers should be required to offer concrete benefits to the community beyond the capital investment they're making in the city. 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.

To get these benefits, the City must amend its zoning again so that it better reflects the current desirable market. Changes to development approvals processes and dimensional, parking, and other requirements are needed. Doing so will ensure new development benefits new residents and long-time Lynners alike, those who live in a particular development and those who live in the surrounding neighborhood. In other words, everyone.

The analysis of future housing development potential and recommendations that follow set a course for the City to work towards these goals. The focus is on development, including where and what kind, as well as policies, programs, and resources to guide that development, mitigate displacement, and enforce building safety. Continued focus on ensuring City staff and leadership have effective communications and clear understanding of the full range of needs and perspectives in Lynn will facilitate implementation of this plan.

Future Development 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. Housing Lynn establishes goals for new housing that the City will use in considering zoning for and permitting new development going forward. It also provides analysis to help establish an understanding of existing conditions that should guide discussion of new development as it relates to land availability, infrastructure, and city services.

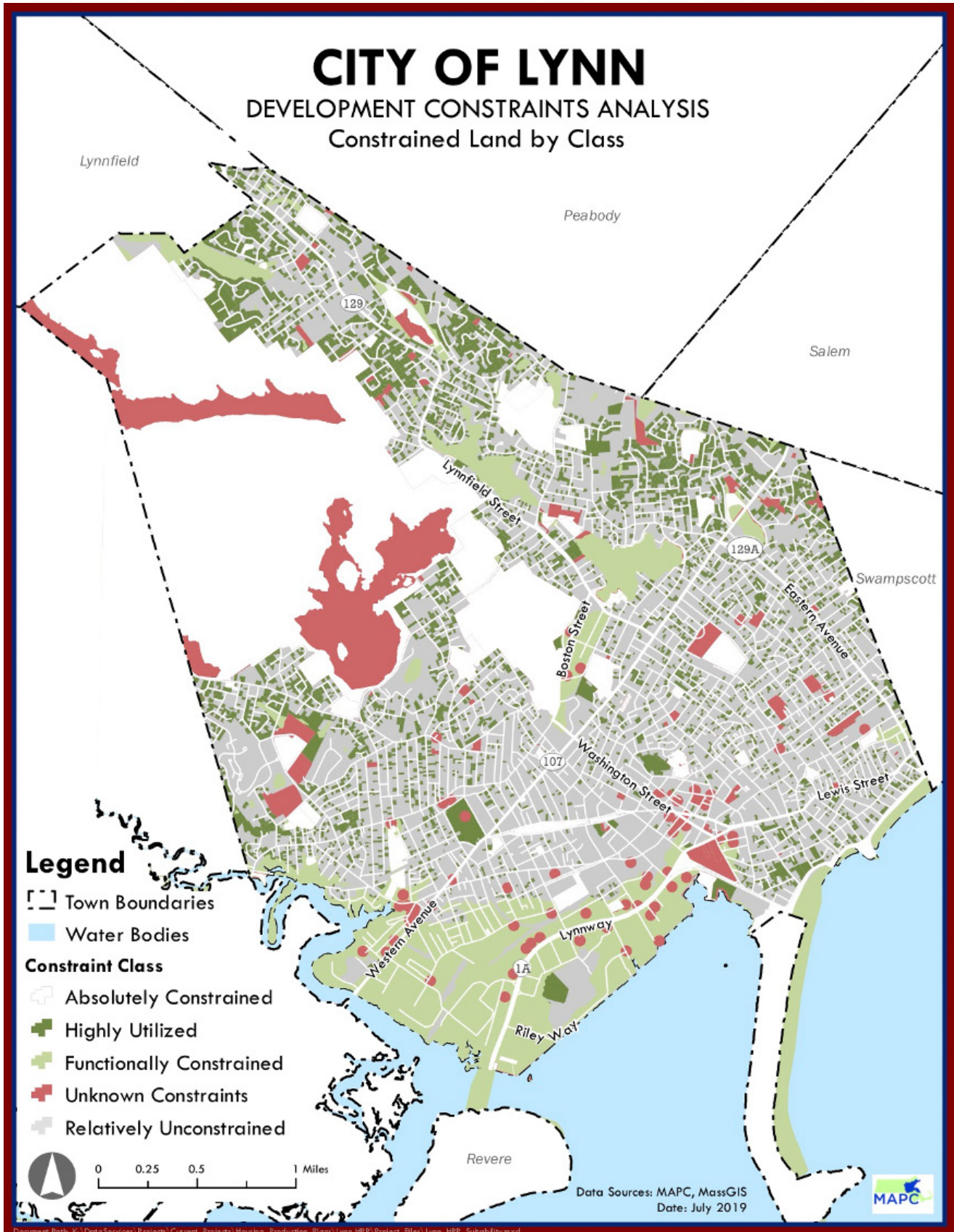
LAND AVAILABILITY

There are 7,391 acres of land in Lynn. 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. Housing Lynn reviewed each parcel for a variety of conditions that could constrain redevelopment. Each parcel was then classified into five groups based on these conditions. While a parcel could fall into more than one group, the figures below show parcels in their most constraining group.

- **Absolutely Constrained:** 1,448 acres of land (20% of the total land area) is classified as absolutely constrained, meaning these land parcels 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) is classified as being functionally constrained, meaning it has features that pose significant barriers to redevelopment. Land in this category is part of a flood zone, core habitat, critical landscape, and/or is within 100 feet of a wetland. These constraints can be overcome in some cases with careful planning, and will not always deter developer interest.
- **Unknown Constraints:** 1,101 acres of land (15% of the total land area) is classified as having unknown constraints, meaning it could be redeveloped under certain circumstances, but is not currently developable. Land in this category either has been contaminated by hazardous materials or is publicly-owned with a building on the parcel. Some public buildings (such as the old Marshall School) are known to be available for redevelopment, but this is not generally the case.
- **Highly Utilized:** 168 acres of land (2% of the total land area) is classified as highly utilized, meaning they are unlikely to be redeveloped due to the economic value of the current land uses. Land in this category is occupied by buildings that were constructed during or after 2010 and/or buildings where the building value per square foot is in the highest 25% of values in Lynn.
- **Relatively Unconstrained:** 2,839 acres (38% of the total land area) do not fall into any of the above constraint categories and are therefore more likely than other parcels in Lynn to be redeveloped based on these criteria.



Figure 29: Development constraints analysis, Lynn



In theory, the relatively unconstrained land is most likely to be redeveloped. In practice, redevelopment on many of these parcels is likely to lose money, either due to development constraints in the zoning or the relatively low rents in Lynn compared to the region. Private for-profit developers are unlikely to pursue redevelopment in many areas with relatively unconstrained acreage.

Conversely, parcels that are functionally constrained or with unknown constraints should be unlikely candidates for redevelopment. But in practice, many of these parcels, some of which fall in the Waterfront and Lynnway area, are actively in development or facing redevelopment pressure. In these cases, permissive zoning and relatively high expected rents are driving redevelopment despite real physical constraints.

ZONING ORDINANCE

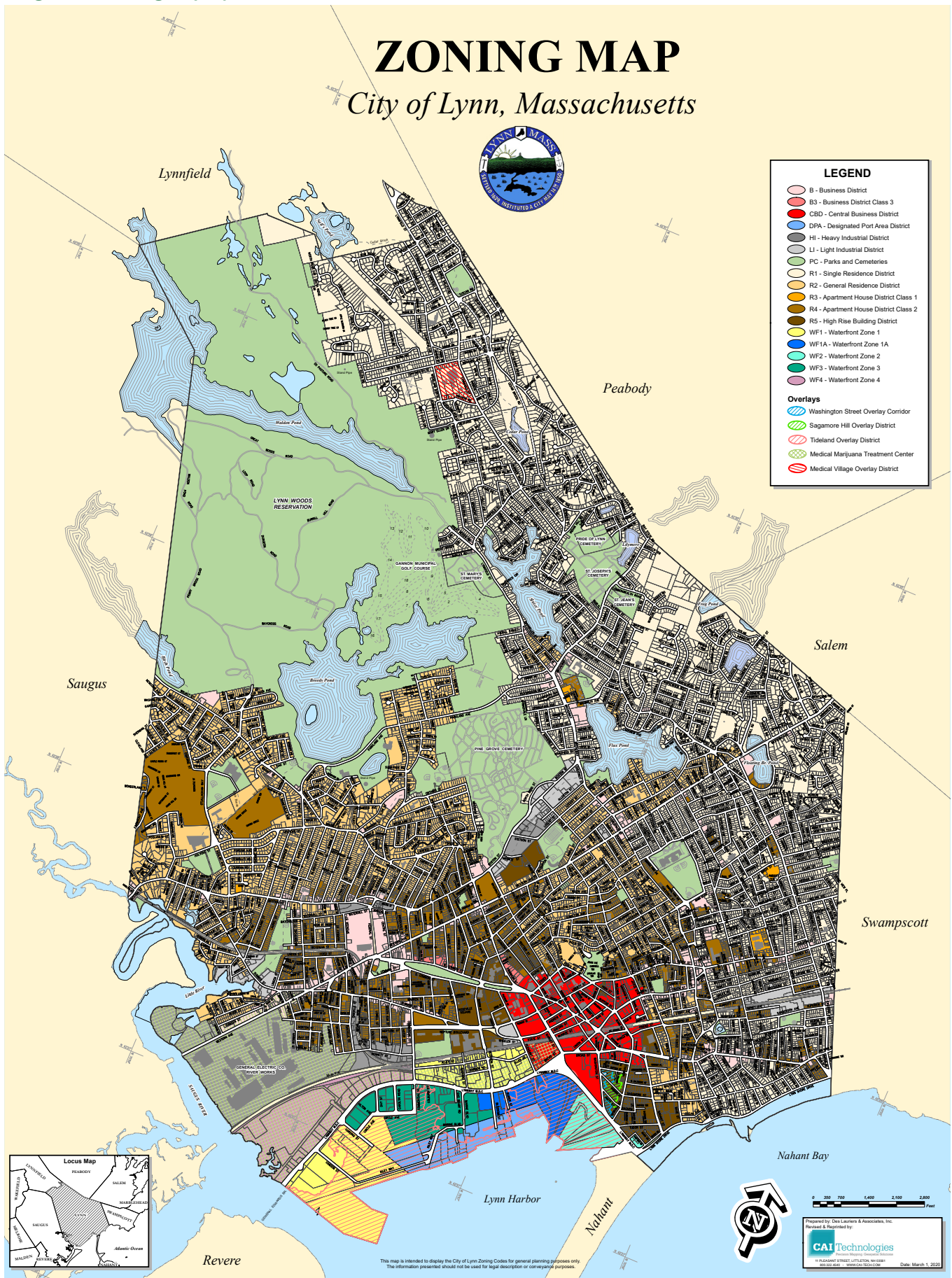
Reflecting, in part, the diverse built character of the city, Lynn’s zoning code allows for many types of housing. Ranging from suburban-style single-family zoning in Ward 1 to high-rise zoning Downtown and on the Waterfront, most common housing types are allowed somewhere in Lynn. Elements of Lynn’s zoning code are intended to attract investment and ultimately economic regeneration in targeted parts of the city. However, zoning still functions as a constraint on the types of development desired by many in the community.

Residential Districts

Lynn’s zoning code includes five base zoning districts primarily meant for residential development.

- **R1: Single-family Residence.** This district only allows single-family development on relatively large lots (10,000 square feet, or just less than one quarter-acre). The R1 district covers most of Ward 1 and stretches south into East Lynn and the Diamond District. In parts of the Lynnfield Street area, the R-1 district matches the built character of the existing housing. But elsewhere, R-1 conforming developments are typically less dense than the older mid-century suburban style housing. In other words, this zoning leads to larger and high-cost housing than what’s historically been built in the district. In some areas, a home conforming to R-1 requirements would be out of character with the existing, relatively dense built context.
- **R2: General Residence.** This district allows detached single-family and duplex development by right, with mixed use development allowed by Special Permit. Lot size requirements of 12,000 square feet (just more than one quarter-acre) are lower on a per-unit basis than in R1, but still relatively high compared to historic development patterns. The R2 district covers much of the Highlands, Pine Hill, and West Lynn.
- **R3: Apartment House I.** This district allows detached single-family housing, duplex, rowhouse, and apartment development by right, with multifamily and mixed-use development allowed by Special Permit. Height limits here reach 4 stories or 40 feet. While lot sizes per acre are not a limitation on development, a maximum lot coverage requirement of 40% incentivizes suburban style multifamily development (such as garden apartments). The R3 district only covers scattered areas of Ward 1 and East Lynn.
- **R4: Apartment House II.** This district allows detached single-family housing, duplex, rowhouse, and multifamily development by right, and mixed-use development by Special Permit. Height limits reach 5 stories or 60 feet, 10 feet shy of the limits for podium-style development set in the state building code. As in the R3 district, the maximum lot coverage requirement of 40% incentivizes suburban-style multifamily development (such as garden apartments). The R4 district covers large parts of West Lynn and some parts of the Highlands, East Lynn, and the Diamond District.
- **R5: High-Rise Residence.** This district allows detached single-family housing, duplex, rowhouses, and apartments by right, and mixed-use development by Special Permit. Like the R4 district, height limits reach 5 stories or 60 feet, just shy of the height limit for podium development. The R-5 district covers many areas directly adjacent to Downtown, including areas around the Common and Sagamore Hill.

Figure 30: Zoning map, Lynn



Mixed-use Business Districts

Lynn’s zoning contains three business districts that also allow for residential development in some capacity.

- **CBD: Central Business District.** The CBD district covers Downtown Lynn, roughly from Pleasant Street to Joyce and Smith streets and from Essex Street to Farrar Street, as well as North Shore Community College. The district’s rules are very permissive, allowing mixed-use development (with ground-floor retail and residential above) and artist live/work space by right, and multifamily development by Special Permit. The CBD allows 10 stories or 120 feet in height by right.
- **B: Business.** The B district runs along the major commercial and transportation corridors in East Lynn, West Lynn, and scattered sites in Ward One. All residential uses (including mixed-use development) are allowed by Special Permit. Buildings can be up to 5 stories or 60 feet, and can cover no more than 40% of the lot.
- **B-III: Business III.** This district encompasses two areas adjacent to Downtown and on the north side of the Commons. Single-family housing is allowed by right, with all other residential uses allowed by Special Permit. Buildings can be up to 5 stories or 60 feet, and can cover no more than 40% of the lot.

Overlay Districts

Lynn’s zoning includes two place-oriented overlay districts that allow residential land uses. **The Washington Street Overlay District (WS)** and **Sagamore Hill Corridor Overlay District (SHCO)** represent relatively small, adjacent areas covering nearly three blocks between Washington and Newall streets. These districts allow mixed-use development by right (whereas it is by Special Permit in the underlying base zoning), and they generally relax dimensional restrictions in order to encourage development meeting certain design goals.

Lynn’s Tidelands Overlay district (TO) is another place-oriented overlay, sitting along the Lynn waterfront southeast of the Lynnway in a geography determined by the natural tidelands. This overlay modifies height restrictions for all buildings within a given distance of the shoreline according to a formula. The overlay essentially incorporates into local zoning the rules of Massachusetts’ General Laws Chapter 91, which governs the state’s waterfront.

The zoning code includes two additional overlay districts, but they do not directly modify residential zoning so are not included in the table below:

- **The Medical Village Overlay District (MVOD)** permits “medical village” uses on land that is otherwise zoned for single-family housing in the R-1 district. A medical village is any set of medical services, medical and dental clinics and offices, laboratories, or other medical uses. The MVOD is located in and around the former Union Hospital site.
- **The Medical Marijuana Treatment Center Overlay (MMTCO)** allows for operations related to medical marijuana production and distribution. The overlay covers the general vicinity of the GE Riverworks facility northwest of the railroad.

Mixed-Use Industrial Districts

While many industrial uses in Lynn remain active to this day, a long-term decline in manufacturing and desire to generate more tax revenue led the City more recently to allow residential development in industrial districts. All residential uses are allowed by Special Permit in the **Heavy Industrial (HI) district**, which includes GE's Riverworks plant northwest of the railroad tracks as well as other sites around Boston Street. Residential uses are allowed by Special Permit in **Lynn's Light Industrial (LI) district**, which covers an area adjacent to Downtown in the vicinity of Neptune Boulevard, a section of Summer Street at the Little River waterfront, and other sites around Boston Street. The **Waterfront 3 district** is the only waterfront district to allow industrial uses. These are allowed by Special Permit to transition between existing manufacturing and infrastructural uses and planned new mixed-use developments elsewhere on the waterfront.

Waterfront Districts

Lynn has an extensive waterfront area that was largely industrial at one time. Though several manufacturing, logistics, and infrastructural uses continue to operate there, much of the area, which includes the Lynnway, has transitioned to auto-oriented retail and commercial uses typical along many highways. The City and Lynn's Economic Development and Industrial Corporation (EDIC) have worked for over a decade on an alternative vision for the area, one characterized by high-rise residential and mixed-use development. A 2007 master plan and open space plan for the waterfront set an ambitious agenda of public investment and private development.

In the decade that followed, that agenda was stymied by the Great Recession, municipal fiscal difficulties, continued industrial operations on the waterfront, and infrastructural constraints. In 2019, EDIC conducted a process to revise the plans, simultaneously pursuing updates to the master plan, open space plan, and the Municipal Harbor Plan (a state-regulated plan for waterfront areas). The revised plans sought to adjust the vision of the waterfront to the realities of the area, allowing for continued industrial development in some parts and a more incremental approach to redevelopment.

Today, the Waterfront includes six districts running from the Lynn Rotary (the junction of Lynn Shore Drive, the Lynnway, and Nahant Road) south on the Lynnway to the city line with Revere, and stretching from the shoreline to the railroad. Aside from the Designated Port Area (DPA), which is reserved for water-dependent industrial uses, all waterfront (WF) districts encourage residential development by allowing high-density development by right. The most restrictive rules (near the Nahant line) allow for up to 5 stories and 60 feet of development, while the most permissive (southeast of the Riverworks site and northwest of the Lynnway, the site of the proposed Gear Works development) allow up to 26 stories or 280 feet. In all districts, a minimum height is established of at least 3 stories or 36 feet. A Tidelands Overlay district (the boundaries of which are based on the natural geography rather than street or parcel lines) creates some additional restrictions on development immediately adjacent to the shoreline. These do not affect the general permissiveness of the waterfront zoning.

Table 6: Lynn zoning ordinance land use and dimensional rules

	R-1	R-2	R-3	R-4	R-5	B	B-III	CBD	BS BZ	LI	HI	WF-1	WF-1A	WF-2	WF-3	WF-4	DPA	WS	SHCO
Detached Single-Family	P	P	P	P	P	SP	P			SP	SP								P
Duplex		P	P	P	SP	SP	SP			SP	SP								P
Rowhouse			P	P	P	SP	SP			SP	SP				P			P	P
Multi-family			P	P	P	SP	SP	SP	SP	SP	SP	P	P	P	P	P		P	P
Mixed-use		SP	P	SP	SP	SP	SP	P	P			P	P	P	P	P		P	P
Minimum Lot Area (sf)	10k	12k	15K	15k	15k				20k			40k	40k	40k	40k	40k		15k	15k
Height (stories)	2.5	2.5	4	5	5	5	5	10	5	5	5	20	8	5	20	26		5	3
Height (feet)	35	35	40	60	60	60	60	120	60	60	60	240	100	60	240	280		60	36
Front Setback	10	10	10	10	10**	10	10			10	10	10	10	10	10	10			10
Side Setback	7.5	7.5	5*	5*	3				0	7.5	7.5	50†	50†	50†	50†			7.5‡	7.5
Rear Setback	10	10	15	15	15				15	15	15	15	15	15	15			15	15
Building Area (%)	30	30	40	40	40	40	40		40	70	70	70	70	70	70	70		70	70

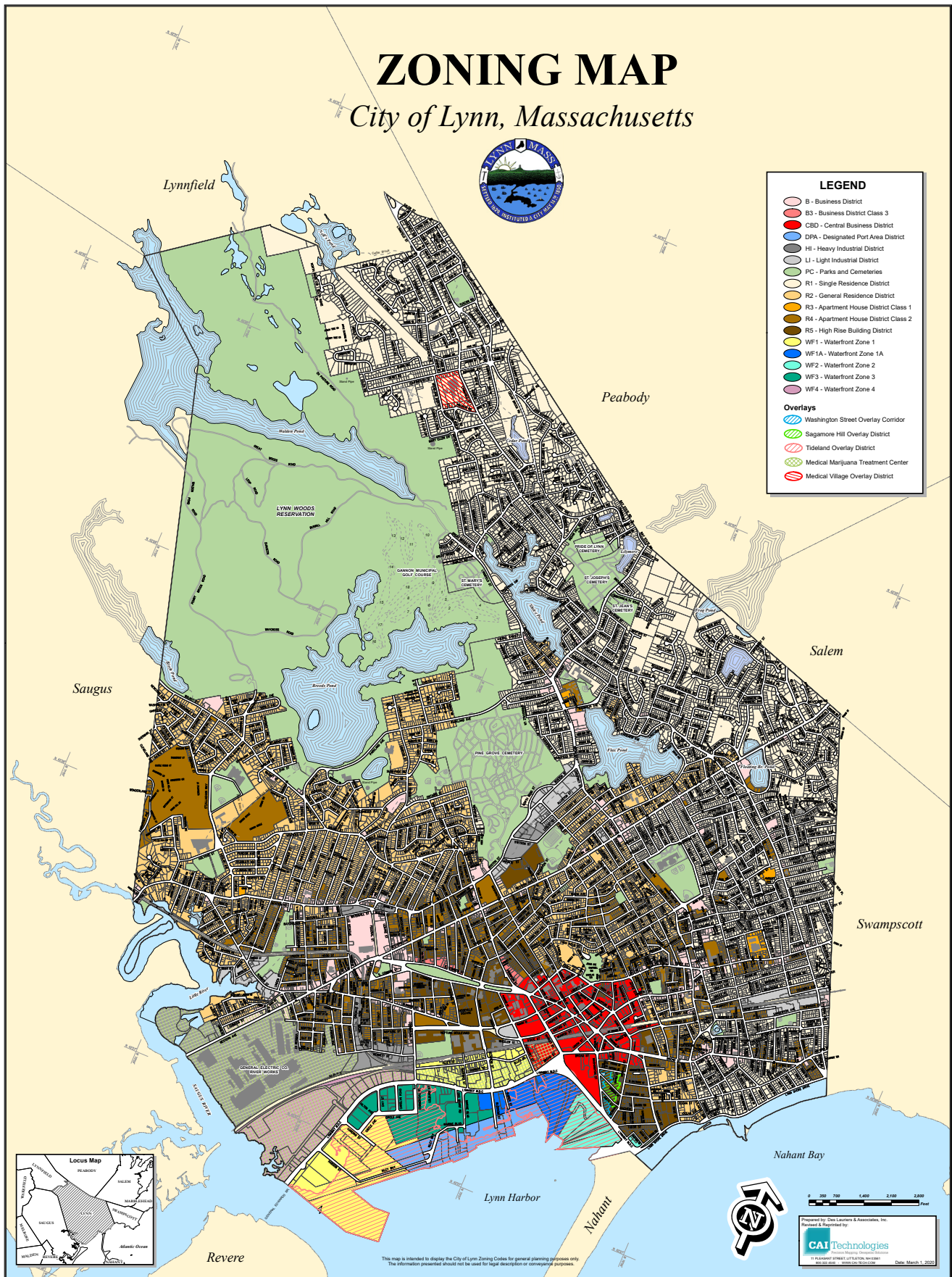
* 5 feet for first story, stepped back an additional 2 feet for each additional story
 ** 10 feet for first 2 stories, stepped back an additional 5 feet for each additional story
 † 50 feet total, minimum 15 on each side
 ‡ 0 feet if continuous building across lot lines, 7.5 otherwise

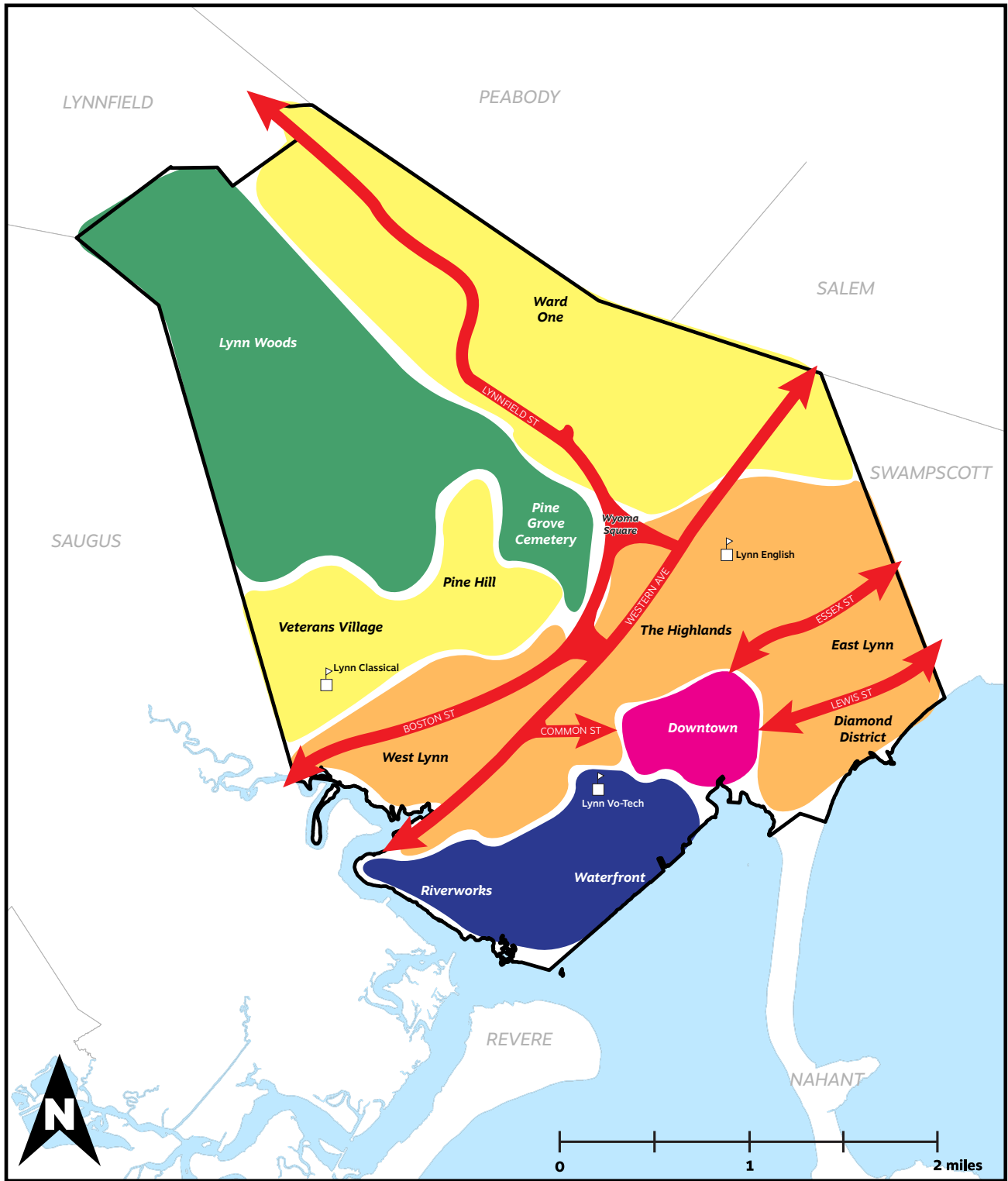
ZONING DISTRICTS & LOCATION TYPES

The City of Lynn’s zoning districts and Housing Lynn’s qualitative assessment of location types align often but not always:

- The **Downtown** location type aligns roughly with the CBD zoning district.
- The **Waterfront and Lynnway** areas location type aligns roughly with the five Waterfront zoning districts, the Designated Port Area, and large areas in industrial districts.
- The **Corridors** location type includes many (but not all) of the B and B-III zoning districts, but some areas along the corridors are zoned as industrial or residential districts.
- **Medium Density Neighborhoods** location type aligns with the R-3, R-4, and R-5 districts in West Lynn, the Highlands, and Sagamore Hill, but the prominent zoning districts for East Lynn and the Diamond District (both of which include mid-density housing) are the relatively low-density R-1 and R-2 districts.
- **Low Density Neighborhoods** roughly align with the R-1 and R-2 zoning districts in Ward 1, Pine Hill, and Veterans Village. However, as noted above, those zoning districts also cover parts of the Medium Density Neighborhoods location type.

Figure 31: Zoning map and location types, Lynn





Lynn Location Types

- Downtown
 - Low Density Neighborhoods
 - Medium Density Neighborhoods
- Major Corridors
 - Large Open Spaces
 - Waterfront & Lynnway Areas

Parking Requirements

Lynn has parking requirements that generally incentivize transit-oriented development and relatively dense housing. There is more parking required for single-family residences than for multifamily residences, with further reductions in parking requirements within certain zones for certain projects. Lynn does not allow parking requirements to be met by sharing parking spaces across uses in a mixed-use development. While this isn't a concern where little to no parking is required (such as the CBD district), it may result in an inefficient use of parking spaces elsewhere in the city.

Table 7: Lynn zoning ordinance parking rules for residential uses

Condition	Parking Requirement
Single-family	2 spaces per dwelling unit
Multifamily generally	1.5 spaces per dwelling unit
Multifamily with more than 50 units in a R-3 district	1 space per dwelling unit
Multifamily in WF districts and in WS and SHCO overlay districts	1 space per dwelling unit
Single- or multi-unit development in CBD	1 space per dwelling unit, only for units with more than 2 bedrooms. 0 spaces per dwelling unit for units with 2 or fewer bedrooms.

Approvals Processes

Lynn's zoning code is generally permissive of new, dense residential development. Forms of dense residential and mixed-use development are allowed by right in the CDB; Waterfront districts; the R-3, R-4, and R-5 districts; and within the Washington Street and Sagamore Hill Corridor overlay districts. Because of these extensive by-right permissions, development typically proceeds in these districts without significant public discussion.

Across the Greater Boston region, Special Permit processes—rather than by-right development—are typically the vehicle for public discussion and negotiation with property owners and developers. Negotiations in Special Permit processes typically yield design changes or greater community benefits, like Affordable Housing. The city's industrial districts and other business districts do require a Special Permit for relatively dense residential development. Per Lynn's zoning, the City Council is the Special Permit Granting Authority (SPGA) in nearly all cases, rather than the Planning Board or Zoning Board of Appeals, whose members are appointed rather than elected and usually have some professional expertise in planning, architecture, or development.

Between 2015 and 2019, the City approved 19 Special Permits involving residential development, ranging from single-family homes to a 115-unit building at 50 Silsbee Street. During that period, the vast majority of Special Permits pertaining to residential uses were granted (with community benefits rarely negotiated), one Special Permit was denied, and two Special Permit applications were withdrawn.

In addition to Special Permits, Lynn's zoning code requires administrative site plan review for nearly all development projects. (The only developments that do not require review are single-family homes; duplexes; buildings with less than 5,000 square feet in gross floor area; and small development projects that do not add 10 or more spaces of parking, move a building entrance, or include a drive-through.) Per the zoning, 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 broader community impacts as site plan review in other communities often do. As a result, the review cannot significantly shape development, lead to the provision of public benefits, or mitigate development impacts.

Site plan applications are reviewed by a site plan review committee. The committee includes one representative each from LHAND, the Inspectional Services Department, the Department of Public Works, EDIC, and the Community Development Department, as well as the chair of the Planning Board, though the recently hired principal planner has replaced the Planning Board chair. Per the zoning and in practice, site plan review in Lynn is unusual in that it involves little to no public process and very limited authority.

Conclusion

Broadly speaking, Lynn’s zoning districts can be thought of in three categories of constraint on housing development and housing policy: (1) zoning that creates relatively low-density, high-cost suburban-style development; (2) zoning that is very permissive but does not require developers to provide community benefits; and (3) zoning that is somewhat permissive and could be slightly tweaked to incentivize community benefits. Table 8 below assigns each zoning district to one of those three categories, based on the assessment of requirements given above.

Table 8: Lynn zoning districts by category

District	Category 1 Zoning for low-density, high-cost suburban-style housing	Category 2 Zoning permitting high densities but not requiring community benefits	Category 3 Zoning that could be tweaked to incentivize community benefits
R-1	x		
R-2	x		
R-3			x
R-4			x
R-5			x
B			x
B-III			x
CBD		x	
BSBZ			x
LI			x
HI			x
WF-1		x	
WF-1A		x	
WF-2		x	
WF-3		x	
WF-4		x	
DPA			
WS			x
SHCO			x

For districts in Category 1, allowing 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. For districts in Category 2, community benefits (such as Affordable Housing) could be required and a focus on protections of existing nearby residents could address displacement concerns. For districts in Category 3, specific use or dimensional requirements could be adjusted to create greater opportunity for community benefits like affordability requirements. Across all categories, changes in approvals processes (including site plan review) 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.

LIHTC DEVELOPMENT IN LYNN

Most Affordable Housing in the US is built with funding through the Low-Income Housing Tax Credit program (LIHTC, pronounced "lie-tech"). These federal and state tax credits are awarded to Affordable Housing developers, typically community development corporations (CDCs) or nonprofit developers, by the state. Because Affordable Housing developers are usually nonprofits (so they don't pay taxes, and thus don't require tax credits), those developers then sell the tax credits to financial institutions or others who do pay taxes. The money from those sales is then used to build Affordable Housing. This complicated system was initiated by the federal government in the 1980s and has become the primary driver of investment in Affordable Housing in the US.

Lynn has nine Affordable Housing developments that were funded through the LIHTC program, including Brickyard Village, St. Jean Baptiste Apartments, and Gateway North, all with the involvement of LHAND and Neighborhood Development Associates, Inc. (NDA). In the last ten years, only one LIHTC project has been advanced in Lynn. The process for success with LIHTC typically takes many years and requires significant staff capacity. Communities with a higher number of LIHTC projects usually work with several high-capacity nonprofit developers who have experience with LIHTC projects.

INFRASTRUCTURE

Utility infrastructure in Lynn is generally sufficient to enable development in most parts of the city. As an older, extensively developed city, nearly all parcels in the city have access to water, sewer, and electric connections, though much of the latter infrastructure is aging and will need maintenance or replacement for development to proceed. In 2010, the City used \$6.6 million in local and state funding to move electrical lines away from the shoreline on the waterfront in order to make the area more inviting to development. In addition to aging infrastructure, climate change is an ongoing concern for utility capacity. While some capacity issues ought to be addressed at an area-wide or system-wide level, a site plan review process with greater authority to shape development can help ensure individual residential developments will mitigate their impacts on hyper-local utility infrastructure.

Water, Sewer, Wastewater

The Lynn Water and Sewer Commission (LWSC) is an independent authority responsible for drinking water provision. Unlike many nearby communities, Lynn does not use water from the Massachusetts Water Resource Authority. Instead, the LWSC operates a separate system of local reservoirs, other water resources, and watersheds; treats the water obtained from that system; and delivers it to Lynn residents. The LWSC does not regularly face capacity issues, though dry conditions in 2016 reduced the system's water reserves, and the Commission imposed water usage restrictions. Climate change will be an ongoing challenge for system capacity, as average temperatures rise and precipitation patterns shift.

New development does have to connect into the LWSC water system, particularly when no such connection exists or the on-site infrastructure is old. (Aside from being prone to malfunctions, older water connections also increase the risk of lead poisoning among residents.) This is a regular part of development in older cities and is not typically a significant development constraint.

The LWSC is also responsible for wastewater treatment. The commission operates a sewer system throughout Lynn, which also connects to systems in Nahant, Saugus, and Swampscott. Wastewater from all four communities is carried to the Regional Water Pollution Control Facility located on the Lynn waterfront. The plant is designed to process an average of 32.3 million gallons per day, and can handle flows of 110.8 million gallons per day in wet weather conditions. In 2018, the plant processed an average of 24.1 million gallons of wastewater per day. The location of the wastewater treatment plant on the waterfront has been considered a potential constraint on development in that area. The 2019 Revised Waterfront Master Plan addressed this issue by proposing zoning to create more of a buffer between industrial/infrastructural uses and residential mixed-use areas.

Walking & Bicycling

As a city with dense patterns of homes, local businesses, and local streets in many areas, Lynn has a good foundation to foster walking and cycling. An important additional element to support this is sidewalks. In the core of the city and much of the surrounding area, sidewalk coverage is good. However, the age and condition of the infrastructure means accessibility for people with disabilities is a concern.

Another important element is bicycling infrastructure, which was minimal in Lynn prior to 2020. In 2019, the City completed a Walking and Bicycling Network plan. This plan works in concert with the extension of the Northern Strand pedestrian and bicycling trail, as well as a revised Waterfront Master Plan proposing new connections between the core of the city and the waterfront. Implementation of the Network Plan began in 2019, and Lynn's portion of the North Strand Community Trail is slated for completion in December 2020.

Walking and cycling infrastructure are not a significant constraint to development or other housing goals in Lynn. As this plan's analysis of development opportunities shows, there are many sites with development potential in areas well served by this infrastructure. Moreover, the City is already taking steps to add this infrastructure elsewhere to support new development, such as along the Waterfront. However, improving the extent, safety, and accessibility of walking and cycling infrastructure in Lynn can help mitigate the marginal, hyper-local impacts of new development on transportation.

Automobile

Access to automobile infrastructure is not a significant constraint on development or other housing goals in Lynn. The city is crossed by three major state routes. Route 1A runs (as the Lynnway and Lynn Shore Drive) roughly along the city's coastline, connecting Lynn primarily to points along the North Shore and to Downtown Boston. The route carries more than 40,000 vehicles per day to points along the Lynnway. Route 107 runs (as Western Avenue) southwest to northeast across the center of Lynn. The route begins at a junction with Revere Beach Parkway in Revere and ends at the Essex Street bridge, connecting the city with Salem and Beverly. Route 107 carries more than 20,000 vehicles per day. Route 129 runs north to south through Lynn, first as Lynnfield Street in the northern end of the city, becoming Broadway, then Boston Street, then Washington Street, then Broad Street, then Lewis Street until the route passes into Swampscott at about Eastern Avenue. This route serves as a connection to Route 1 and Route 128/Interstate 95 in Lynnfield just north of the border with Lynn. Route 129A (an alternate to 129) also runs through a portion of Lynn.

Other than these major routes, Lynn has many local streets that are important for local and regional trips. Major thoroughways like Franklin Street, North Common Street, Washington Street, and Central Avenue have average daily traffic volumes of 10,000-20,000 vehicles. Most connector streets like Boston Street, Summer Street, Union Street, and many others have volumes of more than 5,000 vehicles per day. Lynn's 2019 Walking and Bicycling Network Plan reports that Neptune Boulevard operates under its design capacity.

Traffic is a concern for any city in the Greater Boston region. Before the COVID-19 crisis changed commuting patterns, the Boston region had some of the longest commutes in the country. However, most of the traffic on Lynn's major roadways neither begins nor ends in Lynn. The City's local housing policy, therefore, is unlikely to be a driver of change in Lynn's traffic patterns. Lynn can mitigate the marginal impact of new development on traffic by continuing to prioritize development at locations with transit access, co-located businesses, and accessible pedestrian and bicycle infrastructure.

MUNICIPAL SERVICES

Municipal Budget

Lynn continues to struggle with considerable financial difficulties that serve as a significant constraint on advancing the city's housing and other goals. The City has faced budget deficits and underfunding of the school system, and required a loan from the state in order to meet its funding obligations. In fiscal year 2020, Lynn adopted a balanced budget, though the COVID-19 crisis is likely to decrease revenues and create a budget deficit once again.

In Lynn's 2020 budget, roughly \$136 million (37%) of revenue is derived from local property taxes, \$211 million (58%) is from state aid (largely for schools), and \$20 million (5%) is from local receipts (non-property taxes, fees, etc.). Roughly \$159 million (43%) is spent on schools, \$179 million (49%) is spent on all other departments, and \$29 million (8%) is paid into state programs.

According to a 2017 report by the municipal budget consultant PFM Group, much of the budget deficit is owed to growing payroll and pension obligations. PFM Group also notes the persistent underfunding of infrastructure and key city positions that will only worsen fiscal conditions in the long run.

Other public and quasi-public entities maintain separate budgets outside the City of Lynn's budget. Lynn Housing Authority & Neighborhood Development (LHAND) and Lynn's Economic and Industrial Development Corporation (EDIC) are both separate organizations. The Department of Community Development operates within the City of Lynn, but has an independent budget funded through HUD's Community Development Block Grant program.

In the past several decades, some City officials have identified development of market-rate housing as one potential source of new revenue. But market-rate development without parallel Affordable Housing production within a context like Lynn can exacerbate the unmet housing needs of current Lynnians, increasing cost burden and the risk of displacement, even as it meets demand from new populations.

Nevertheless, the City's budgetary issues are a very real constraint on implementing actions to meet housing need. With potential deficits in the near future, most departments will struggle to maintain their current services, and the City will have difficulty creating new programs or hiring new staff. However, fiscal austerity is likely to result in greater fiscal obligations in the future, as underfunded investments in infrastructure and services further drain city resources. City leaders will need to use existing resources strategically, search for new creative sources of funding, and advocate for greater investment from the state and federal governments. This plan's recommendations are based on the city's current fiscal situation, and includes more ambitious follow-up actions should that situation change.

Public Transit

Lynn is served by two MBTA commuter rail stations along the Newburyport/Rockport line, with trip lengths of 20-25 minutes to North Station in Boston. Lynn station is located at Central Square in Downtown Lynn. It serves the immediate neighborhood as well as multimodal commuters who can park at an adjacent parking garage. River Works station is located in West Lynn and only serves employees at General Electric. In tandem with the Gear Works development project, the MBTA has agreed to open the River Works stop to the public, pending funding for a new accessible train station there.

In addition to rail, 11 MBTA bus lines run through Lynn, with eight lines servicing Central Square. Also, MBTA ferry service between the Lynn waterfront and downtown Boston has started and stopped twice in the past decade. The City now owns a ferry boat (purchased with federal funding), but the state is not currently funding ongoing operations.

Financial access to Lynn's transit opportunities is an issue for many residents. A monthly commuter rail pass costs \$232 per month. As a city with many low-income residents, the high cost of transit limits its effectiveness. Other transit-related issues include the reliability of commuter rail and bus services, as well as potential cuts to service related to the economic fallout of the COVID-19 pandemic. Lynn's public officials have called for increased transit trip frequencies and commuter rail offered at subway prices. The MBTA piloted subway-level fares at Lynn Station in the summer of 2020. The MBTA's fiscal control board has also studied the extension of the subway's Blue Line north into Lynn.

While transit is a tremendous community asset, careful planning for transit-accessible areas is needed to ensure everyone benefits from access to it. Contemporary trends include high demand for housing near transit, prompting new transit-oriented development. As we've seen in Lynn and other attractive markets in Greater Boston, new housing in these areas is often high cost without regulation requiring otherwise. Not only is this new housing unaffordable to those with low and moderate incomes, but it can also prompt owners of older nearby housing to increase rents in an effort to capture those at the higher end of the market. Protections for current Lynnens (especially low-income and renting residents) in transit-accessible areas are needed to mitigate displacement risk.

School Enrollment

With a 21% increase in school enrollment since 2008, amounting to approximately 2,700 new students, the Lynn school district is currently one of the fastest growing in Greater Boston. The rapid growth runs counter to broader statewide trends in public schools, which have seen a decline of 1% over the same period. However, Lynn is not alone in seeing growth; other communities near Boston with housing stock that is relatively affordable to moderate-income households have this in common.⁸⁴

Rapid growth in enrollment can put strain on school systems, including facilities and staffing/operations, as it has in Lynn. It has also generated concern among some residents and City staff that new housing development may attract new families with children, putting further strain on the system and exacerbating challenges associated with limited school capacity. To address that concern, this analysis considers patterns of enrollment growth in Lynn over the past 10 years, the various factors that have contributed to this growth, and the relative impact of both recent and potential housing construction on school enrollment.

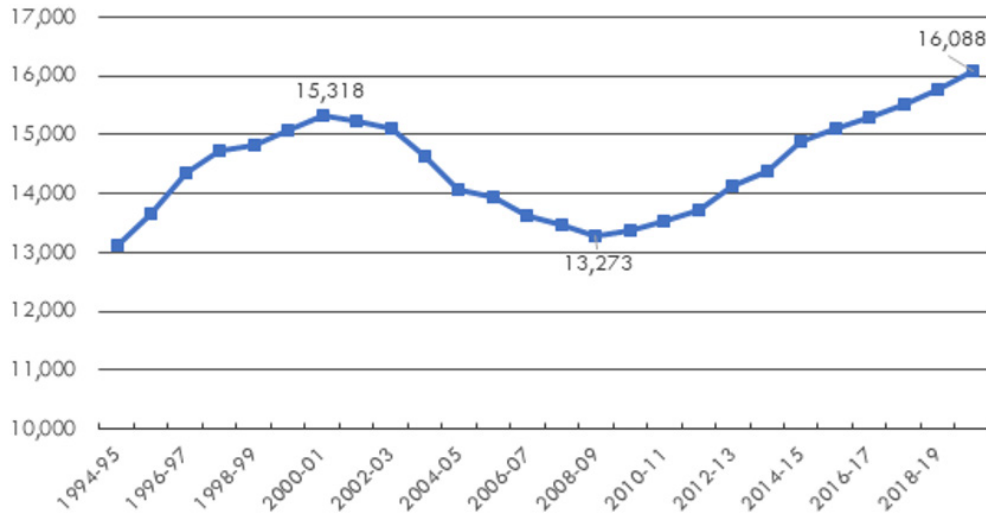
ENROLLMENT GROWTH PATTERNS

School enrollment in Lynn is currently at a record high now, but growth has not been constant. Over the past 25 years, growth has fluctuated widely. The late 1990s saw a rapid increase to a peak of nearly 15,000 students in 2000, before falling to 13,300 in 2008.⁸⁵ During the period of decline from 2000 to 2008, the city did not lose a comparable share of housing, demonstrating that enrollment is not a simple function of housing unit change.

⁸⁴ For more information, see "The Waning Influence of Housing Production on Public School Enrollment," MAPC, October 2017: <https://www.mapc.org/enrollment/>

⁸⁵ School years are referred to by the calendar year in which the school year begins

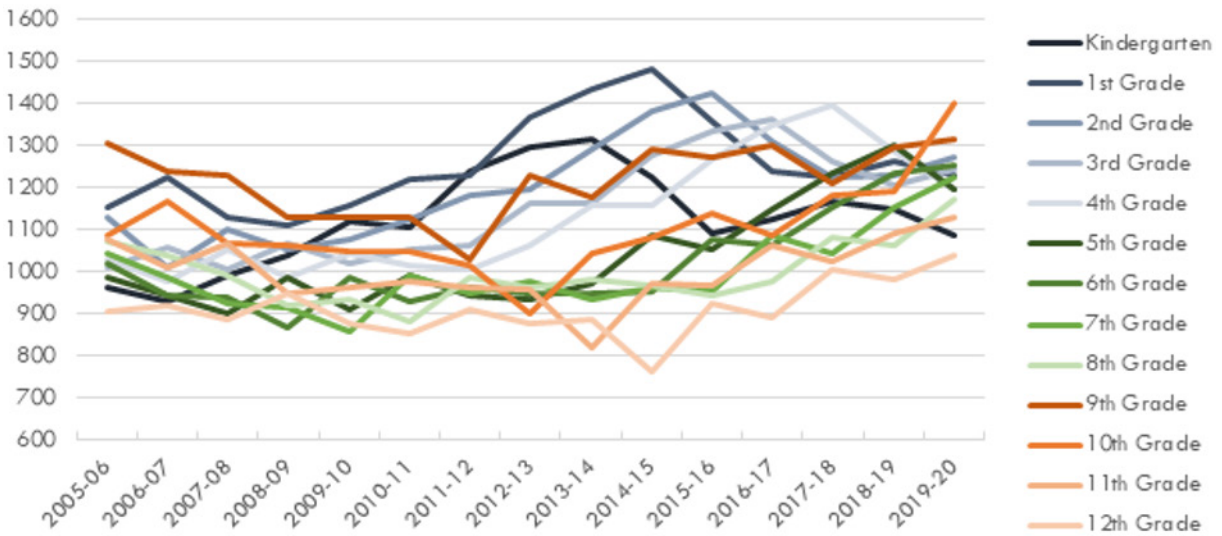
Figure 32: Public school enrollment, Lynn, 1994-2020



Source: MA Department of Elementary and Secondary Education

Growth also did not occur uniformly across grades. Growth in kindergarten through 5th grade was dramatic from 2008 to 2015 due to a particularly large cohort that started kindergarten in 2013. During the next five years, this cohort progressed to higher grades so enrollment in the preceding grades began to decline. Meanwhile, rapid growth in 6th grade and high school began around 2015 and continued through the 2019 school year. Since this growth in upper grades began before the large kindergarten class of 2013 got to high school, it cannot be attributed to them progressing into later grades.

Figure 33: Public school enrollment by grade, Lynn, 2005-2020



Data Source: MA Department of Elementary and Secondary Education

To understand the particularly large cohort that entered kindergarten in 2013, this analysis looked to Department of Public Health statistics, which show that resident births in Lynn (babies born to Lynn residents) increased from 1,370 in 1998 to 1,500 in 2003. While there were some fluctuations in the subsequent 10 years, the number of births averaged 1,490 per year from 2003 to 2014. There was also a pronounced peak (1,550 births) in 2007; the children born this year would enter kindergarten in 2012 and 2013.

Figure 34: Resident births, Lynn, 1998-2014



Data Source: MA Department of Elementary and Secondary Education

Of course, not every baby born in Lynn is destined to attend public school kindergarten. Factors impacting this include the balance of children moving in and out of the city during their pre-kindergarten years (age 0-4), the number of children enrolled in charter or private schools (or home schooling); and the number of children whose parents choose to delay kindergarten enrollment. From 2005 to 2019, the number of children enrolled in kindergarten is lower than the number of births five years prior (2000 to 2014). This means many babies born in Lynn did not enroll in public kindergarten during this period, though they were enrolled in higher numbers during the school years 2006-2013 (students born 2001-2008) than previously. This indicates that the peak kindergarten enrollment around 2013 (and in subsequent grades in subsequent years) resulted from a higher number of babies born in Lynn in the years around 2007 and relatively more of those children going on to attend Lynn public school kindergarten.

This analysis also considers how many students continue from kindergarten to 1st grade, 1st grade to 2nd grade, and so forth. Between 2008 and 2019, there was a net influx of students in 1st grade compared to kindergarten the prior year and in 9th grade compared to 8th grade the prior year. But for all other grades, there was a consistent loss of students from one grade to the next (presumably due to private or charter options that became available). At the high school level, each class is on average 7% to 9% smaller than the prior grade in the prior year. As a result, for every 100 students entering the freshman class during any 1 of the past 10 years, there were approximately 78 students entering the senior class 3 years later.

Overall, this analysis identifies three factors that may have contributed to the district's enrollment increases since 2008: an increase in resident births, an increase in the number of babies born in Lynn who are enrolled in kindergarten, and increases in the number of children who continue through the school system from one grade to the next. Roughly speaking, the number of babies born in Lynn who go on to kindergarten is responsible for about 54% of the observed enrollment increase of 2,700 students since 2008. The other two factors had smaller but substantial impacts: the number of children who continue through the school system from grade to grade account for about 25% of the change and the number of

births in Lynn account for about 14%. In other words, the biggest factor in the enrollment increases over the past ten years is that, on net, more children born in Lynn are signing up for kindergarten five years later. For more information on the methodology behind this analysis, see the appendix of this plan.

HOUSING TURNOVER VS. NEW CONSTRUCTION

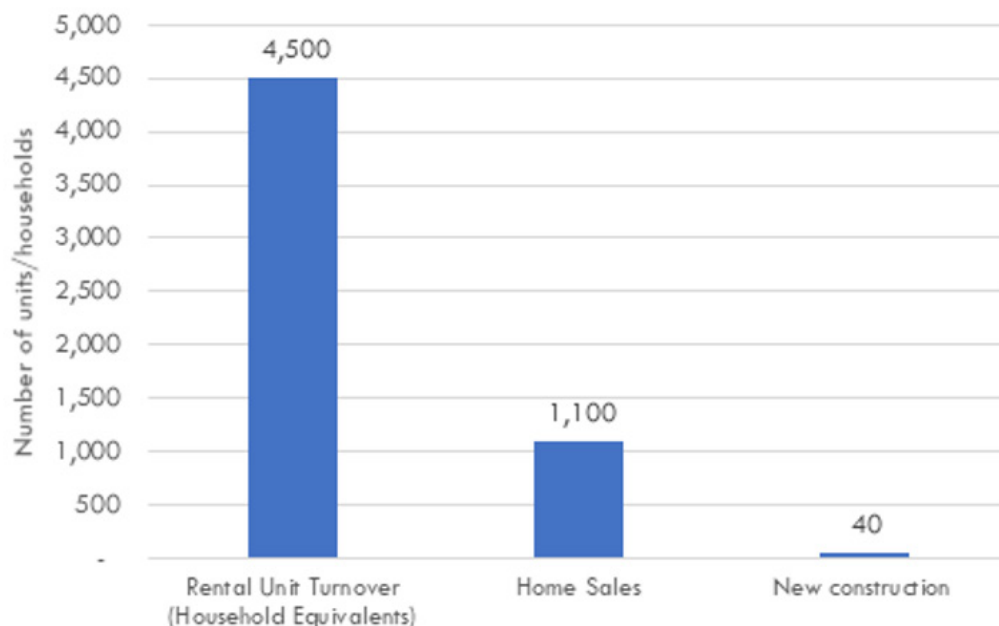
There is no way to know whether students new to the public schools move into newly constructed homes, existing homes, or already lived in Lynn but had not previously attended public school. To provide more insight on this complex topic, this analysis estimates the number of housing opportunities for families with school children and others created by existing apartments that become available, homes that are sold, and newly constructed units. The statistics presented here cover the period 2008 to 2017.

Data from the US Census Bureau’s American Community Survey shows the vast majority of people moving to a new home in Lynn occupy an existing unit. Each year, a population equivalent to approximately 4,500 renter households takes up residence in a new (to them) rental housing unit in Lynn. This figure includes people moving from outside of Lynn into the city, as well as people changing apartments within the city; it includes people moving into existing units as well as newly-constructed ones (though, as shown below, limited production means most of these households are occupying existing units). It is likely that this estimate (equivalent to about a quarter of all rental units in Lynn) exceeds the number of units that turn over in their entirety each year, but it does indicate the amount of housing mobility and flux that Lynn renters experience.

The estimated rental turnover far exceeds the number of home sales, which are still substantial: On average, there were 1,100 sales of single-family homes and condominiums in Lynn each year from 2008 to 2017. Sales volume peaked in 2016 at 1,300 homes and has declined since then. In 2019, there were more homes sold (1,232) than there were kindergarteners enrolled in the district (1,083).

The number of new units built pales in comparison to turnover in existing rental or ownership housing. According to data reported by the city to the US Census Bureau, there have been only 40 new units built in the average year between 2008 and 2017. Compared to apartment turnover and home sales, newly built units comprise just 0.7% of available units in an average year.

Figure 35: Average per year housing turnover/availability, Lynn, 2008-2017

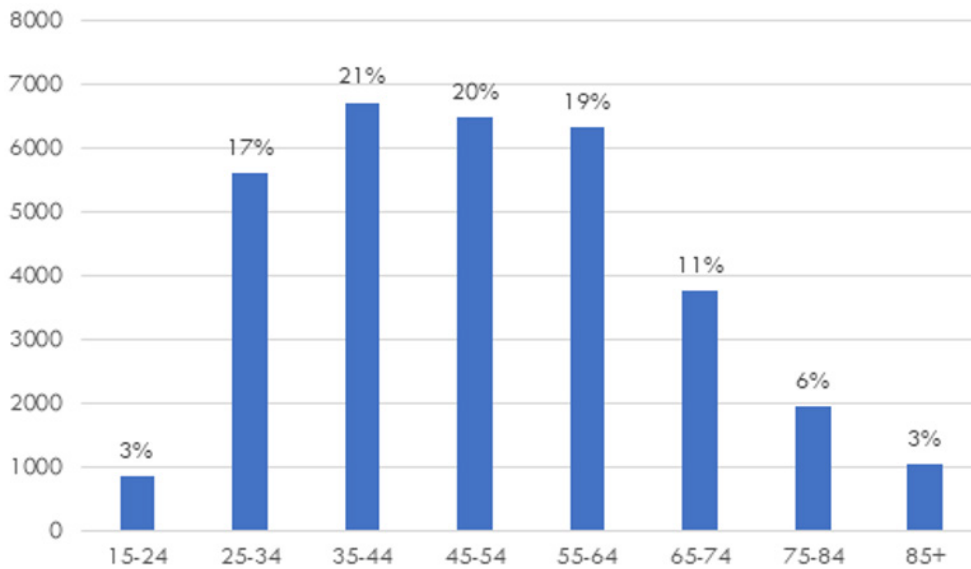


Data Source: US Census Bureau, Warren Group, MAPC Analysis

These findings make clear that turnover of existing units is the principal mechanism through which people, including those who may or may not be parents of school children, come to Lynn. This turnover is associated with the aging of Lynn’s population. Older householders are more likely to move away, move into a nursing home, or pass away. As a result, the city has seen a net loss in the number of householders over the age of 45: 3,200 between 2010 and 2015 and a comparable number between 2000 and 2010. In each time period, they freed up housing units equivalent to more than half of the home sales and almost two thirds of the 2019 kindergarten class. Their departure is accompanied by a net gain in the number of householders in their child-rearing years: more than 2,500 additional households headed by someone born after 1985 lived in Lynn between 2000 and 2015. All the new units built in Lynn over that same period would have accommodated only 1% of those young households.

Data indicates this pattern will continue: 40% of current Lynn householders are over the age of 55, and more than 7,500 households are occupied by householders age 65 or older. As these Lynn residents move or pass away, the families moving into their homes are likely to contribute to future public school enrollment.

Figure 36: Households by age of householder, Lynn, 2014-2018 (five-year average)



Data Source: US Census Bureau

CONCLUSION

As Lynn's senior householders age, housing turnover of existing units is likely to continue at a rate high enough to drive school enrollment increases—650 existing homes may turn over in a year—but likely not high enough to meet demand for family housing. Meanwhile, additional production of homes for families with school-age children can help to improve housing stability and affordability in Lynn, but is likely to have a very small impact on public school enrollment. Historically, increases in Lynn school enrollment has been driven by a complex set of factors and housing turnover of 1,100 for-sale units and 4,500 rental units each year, a rate of production the City will never come close to. Though annual production has been up and is anticipated to increase going forward, it is far below these numbers. Therefore, there is no housing strategy that can control school enrollment (short of requiring seniors to stay in their homes, which is not only impossible but also sure to create many other challenges).

In addition, Affordable Housing can help address Lynn school challenges by relieving overcrowding, stabilizing households, and preparing children to have better educational outcomes. Quality Affordable Housing can reduce the incidence of homelessness among families with children, it can lower the frequency of moves that are disruptive to childhood education, it reduces stresses associated with overcrowding or unsafe living conditions, and can help children avoid housing-related health hazards. For these reasons, a stable and safe home environment supports school learning and can lead to greater student achievement.

But Lynn must also continue to plan to expand school capacity. The City had success working with the Massachusetts School Building Authority (MSBA) to fund the replacement of the Thurgood Marshall Middle School in 2013-2014. A ballot question put to voters to raise the required funds for the project passed with overwhelming support. MSBA funded 80% of the project costs, and Lynn taxpayers raised the final 20% by issuing bonds. In 2015, the old Marshall School closed and the new Marshall School opened nearby.

That same year, the City began planning to replace the overcrowded and dilapidated Pickering Middle School and build an additional middle school in West Lynn. Lynn schools noted at the time that Breed Middle School and the new Marshall Middle School were both over capacity, and they projected middle school enrollment would increase by 500 students by 2020. The MSBA again agreed to pay up to 80% of the project costs. However, the sites for the two new schools proved controversial. This, combined with other concerns about process and costs, led to active and organized opposition by some members of the Lynn community. In 2017, voters rejected two ballot questions related to the schools: one to raise the funds for the new middle schools and the other to use those funds at the identified sites. Since then, the City has attempted to advance alternative plans, including investing in other parts of the school system and resubmitting a letter of interest to the MSBA to address the middle school overcrowding issue.

Future Development Opportunities



Because Housing Lynn is a housing affordability strategy that will complement the market-rate development objectives of the City, residential development opportunities were identified for the production of housing affordable to a range of incomes, particularly lower-income households. In addition to affordability, this analysis considers where new housing may be located, and the suitability of different housing types based on surrounding context. The work begins by identifying sites across the city appropriate for residential development, and establishing a framework for these sites based on their scale, location, and other factors. Then, each kind of site is matched with different housing types based on parcel features and context. Finally, this analysis considers the comparative advantages and disadvantages of different housing types in terms of affordability, community amenities, and other characteristics.

As described earlier in this document, the Housing Lynn process established six goals that cover six distinct but interconnected topic areas. Based on extensive community input and analysis of housing data and needs in Lynn, three goals pertain to new housing production:

- **Goal #1:** 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
- **Goal #4:** Welcome residential development that advances integration and prevent discrimination in tenant practices
- **Goal #6:** Leverage market-rate and mixed-income residential development to meet a range of housing needs, provide community benefits, and support economic development.

In addition, a development webinar in June held as part of the Housing Lynn process and featuring Chrystal Kornegay, Executive Director of MassHousing; Matt Zahler, Principal of MPZ Development; and Andrew DeFranza, Executive Director of Harborlight Community Partners, indicated the importance of housing development as part of the solution to Lynn's affordability challenges, including a shortage of safe, affordable homes for a range of household types.



Fortunately, analysis indicates there are still opportunities for new residential development in Lynn. As with many early industrial centers, most of the development opportunities may not be obvious at first glance, but this analysis shows that new development and redevelopment are possible on a range of parcel sizes and locations throughout the city. The opportunities represent vacant, undervalued, or underused parcels that could all contribute more positively to their neighborhoods and to the city at large. This potential, along with increased demand to live in Lynn, is already drawing developer interest, so it is important to set priorities for new development and ensure policy is in place to guide developers to provide the kind of housing and benefits that are in line with those priorities. Per the goals noted above, those priorities are, at the highest level, to ensure new development benefits current Lynn residents as well as newcomers and creates integrated buildings and neighborhoods rather than perpetuates segregation in the city. With proactive planning, new development on identified sites will not only provide homes for people, but it can also improve the surrounding streetscape, public realm, and infrastructure; provide non-residential ground floor uses and/or community spaces; and offer other benefits that respond to the needs of the project's neighborhood.

SITES FOR FUTURE DEVELOPMENT

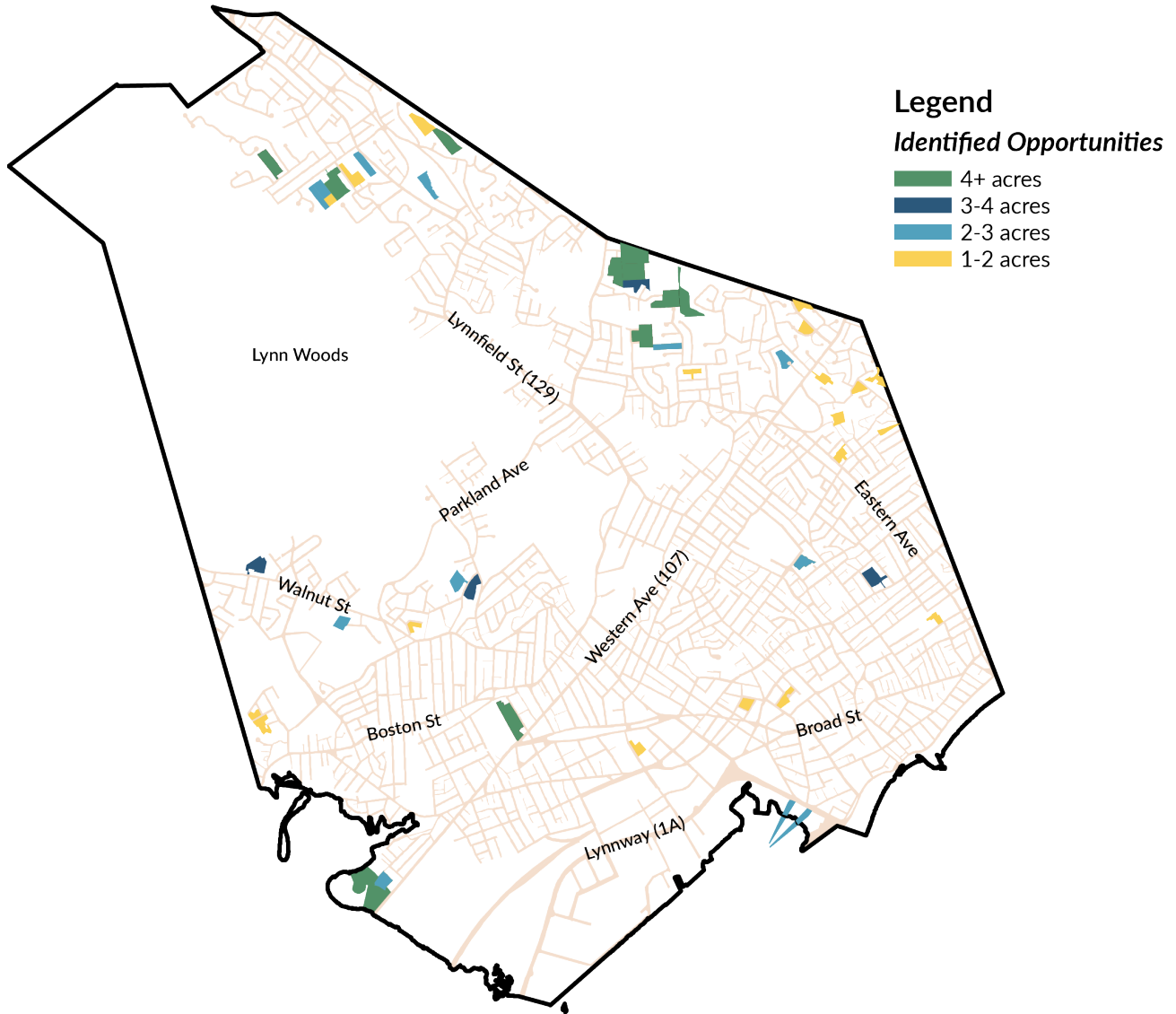
Analysis of citywide patterns of housing development opportunities builds on the analysis of development constraints described earlier in this document. The opportunity analysis examined individual parcels that were located in areas of the city that the constraints analysis determined to be relatively unconstrained or with unknown constraints.⁸⁶

These two classifications represent about 53% of the land area of Lynn. This land is distributed throughout the city and includes some land area in each neighborhood and district. Of 19,415 parcels citywide, land classified as relatively unconstrained includes 13,461 parcels. To focus on meaningful opportunities to add to the housing supply, this analysis considers only those sites larger than 1 acre in size, or 145 unconstrained parcels. The land classified as unknown constraints includes 75 parcels, 27 of which are larger than 1 acre. These 172 parcels were reviewed individually to examine their characteristics and determine whether the parcel is likely to be developed based on the parcel use, ownership, and assessed value. This individual parcel review narrowed likely development opportunities to a total of 50 parcels. Like the relatively unconstrained parcels and those with unknown constraints, these opportunities are distributed throughout the city. These parcels are also a variety of sizes, ranging from 1 acre to over 4 acres. They represent both redevelopment and new development opportunities in the city.

The map on the next page shows the City of Lynn with the 50 parcels that were identified through this detailed parcel review of the land identified through the constraints analysis. The variation in color relates to the size of the parcel, with the darker red representing the largest parcels and yellow for the smallest parcels. This map shows that while the opportunity parcels are distributed throughout the city, they are not concentrated in two areas that have been a focus of recent development activity: Downtown and the Waterfront. This is likely because many of the parcels Downtown are infill development opportunities that are smaller than one acre in size and because the Waterfront was largely classified as functionally constrained by the floodplain.

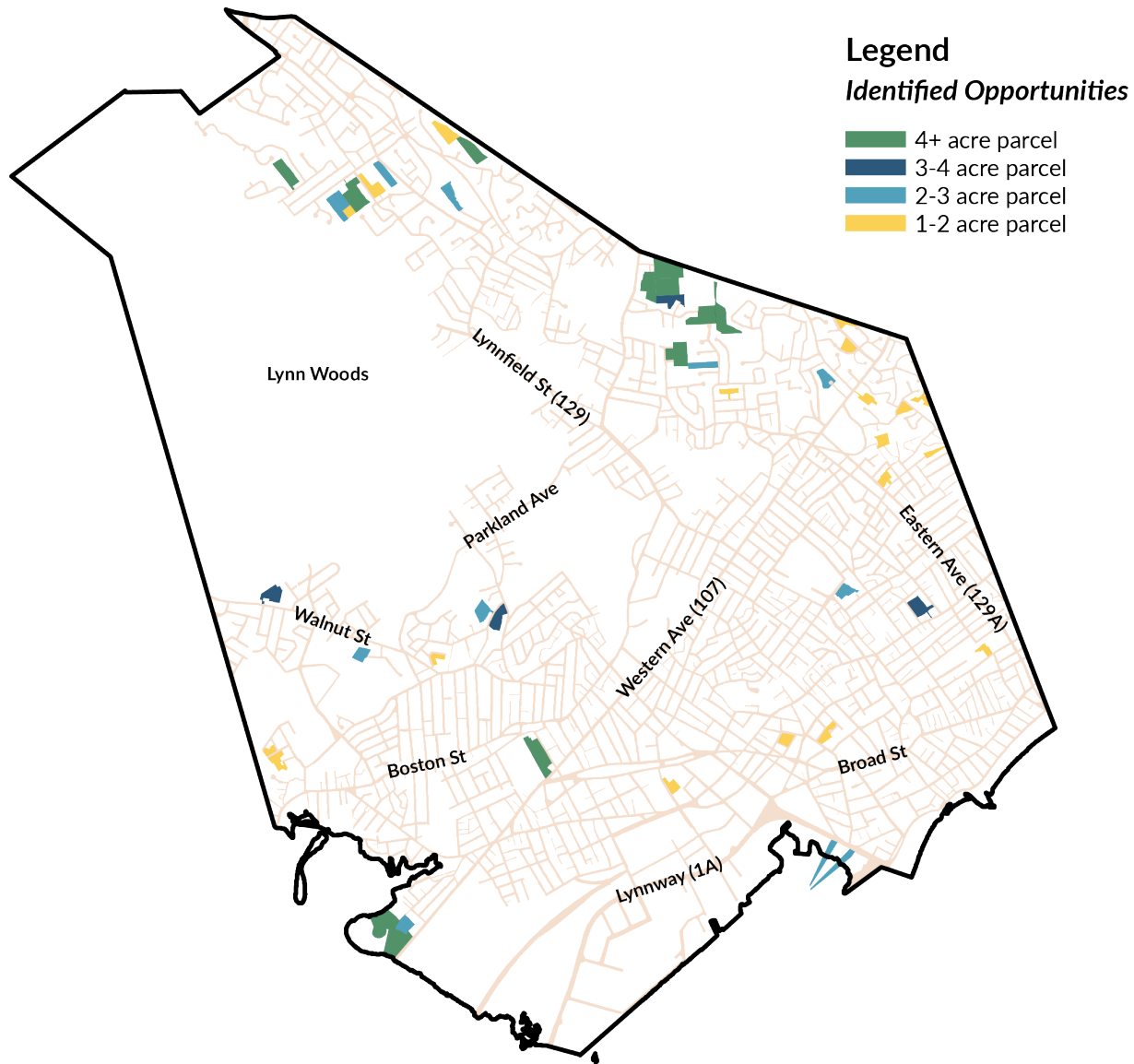
⁸⁶ This analysis was based on a variety of Geographic Information Systems (GIS) sources. The five classes of land with constraints were defined as "Absolutely Constrained", "Highly Utilized", "Functionally Constrained", "Relatively Unconstrained", or "Unknown Constraints."

Figure 37: Development opportunities identified through MAPC parcel analysis, Lynn



In order to increase the representation of parcels in the Downtown and Waterfront areas, a review of previous City studies was performed. The previous studies reviewed for this purpose include the Downtown Lynn Vision Plan (2014), Lynn Economic Development Strategy (2015), Lynn High Housing Development Incentive Program HD Zone Plan (2015), Lynn Downtown Action Strategy (2016), Lynn Housing Study (2016), Union Hospital Study (2018), and Waterfront Planning (2019). The focus areas of these studies overlap and highlight the importance of the Downtown and Waterfront areas. This review identified 47 additional parcels in the Downtown and Waterfront areas that were added to the 50 parcels identified through this analysis and shown on the map above. This brings the total parcels identified as potential opportunity sites to 97, as the map on the next page indicates. Nevertheless, our analysis likely still does not fully reflect the extent of infill development opportunities on parcels less than one acre in the Downtown. There is already significant activity here, resulting in dense projects with hundreds of units on sites not identified here.

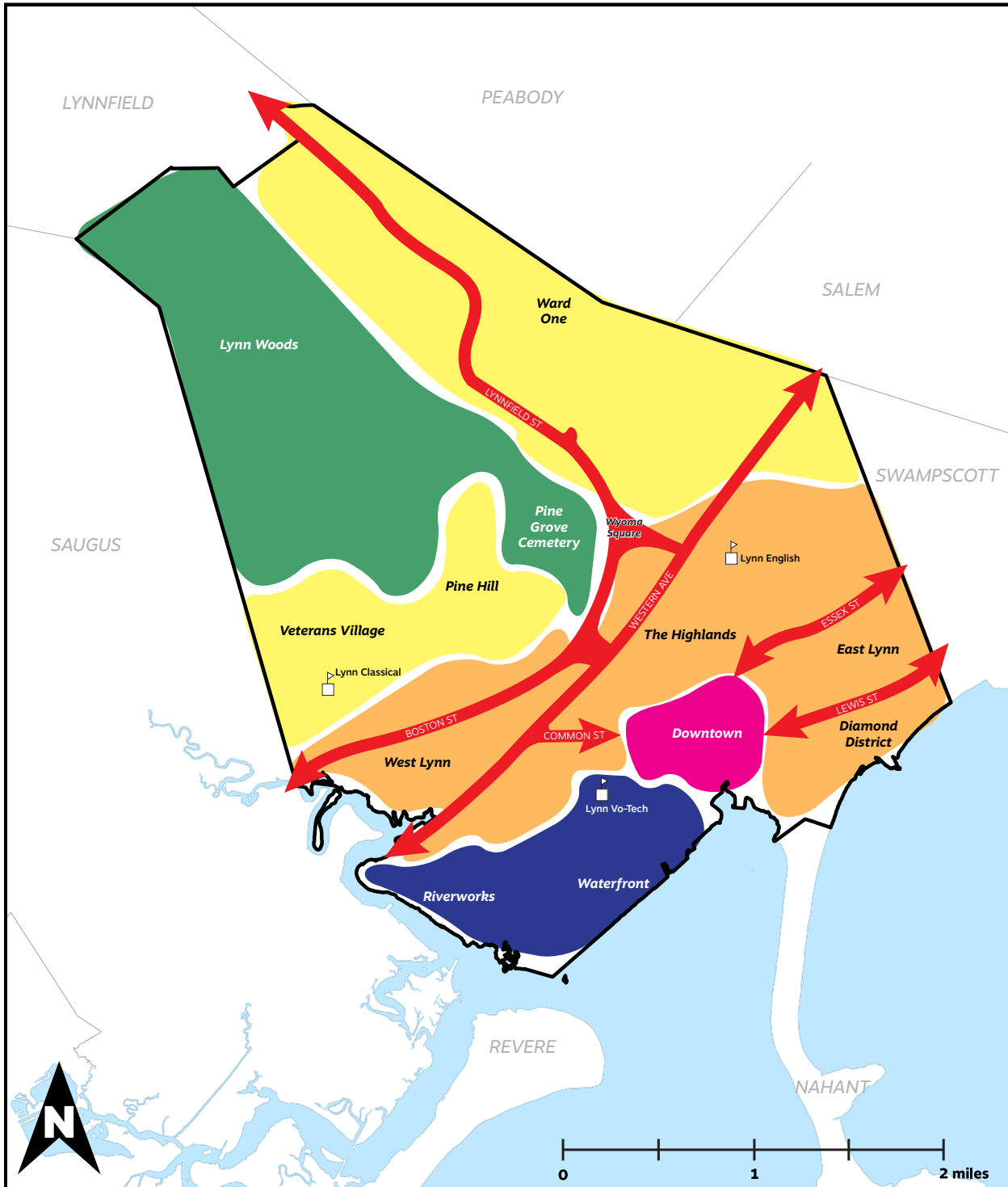
Figure 38: Development opportunities identified through MAPC parcel analysis and prior planning processes, Lynn



Community members asked to provide input on this selection of housing opportunity sites at an online forum in September 2020 marked areas of a digital map where they thought development was appropriate. There were selections throughout the city, but most input reinforced the identification of key opportunities along the Waterfront, in Downtown, at the former General Electric site, next to Market Basket, the former Union Hospital site, and along the Peabody municipal boundary in Ward 1.

The characteristics of the 97 potential opportunity sites were examined to group similar sites and establish site types. Doing so allows different development guidance to be established for each site type. The characteristics that were most consequential in the definition of site types were the size of the site and the context of its location, such as land use, built environment, and roadway type. A map that generalizes context within the city is shown on the next page.

Figure 39: Location types, Lynn



Lynn Location Types

- Downtown
 - Low Density Neighborhoods
 - Medium Density Neighborhoods
- Major Corridors
 - Large Open Spaces
 - Waterfront & Lynnway Areas

Site Types

Based on these features, the 97 potential opportunity sites were classified into 6 site types:

Site Type 1: Large size (4+ acres) in Waterfront/Downtown. Type 1 includes large parcels over 4 acres in size located in the Waterfront or Downtown areas. There are at least 10 sites of this type in these areas of the city, representing 10.3% of the 97 total opportunity sites identified and a total of 117.0 acres of development opportunity. A specific example of this site type is 830 Lynnway, a 4.4-acre site located near the waterfront in the WF1 zoning district.

Site Type 2: Large size (3+ acres) in low-density neighborhood. Type 2 includes large parcels over 3 acres in size located in low-density neighborhood areas. There are at least 16 sites of this type in these areas of the city, representing 16.5% of the 97 total opportunity sites identified and a total of 60.0 acres of development opportunity. A specific example of this site type is Rockdale Avenue, a 5.3-acre site located in the Ward 1 neighborhood in the R1 zoning district.

Site Type 3: Mid-size (2 to 4 acres) near major corridor. Type 3 includes mid-size parcels between 2 and 4 acres located near major commercial/transportation corridors in the city. There are at least 7 sites of this type in these areas of the city, representing 7.2% of the 97 total opportunity sites identified and a total of 23.7 acres of development opportunity. A specific example of this site type is 19 Porter Street, a 3.5-acre site located along the Essex Street corridor in the R1 zoning district.

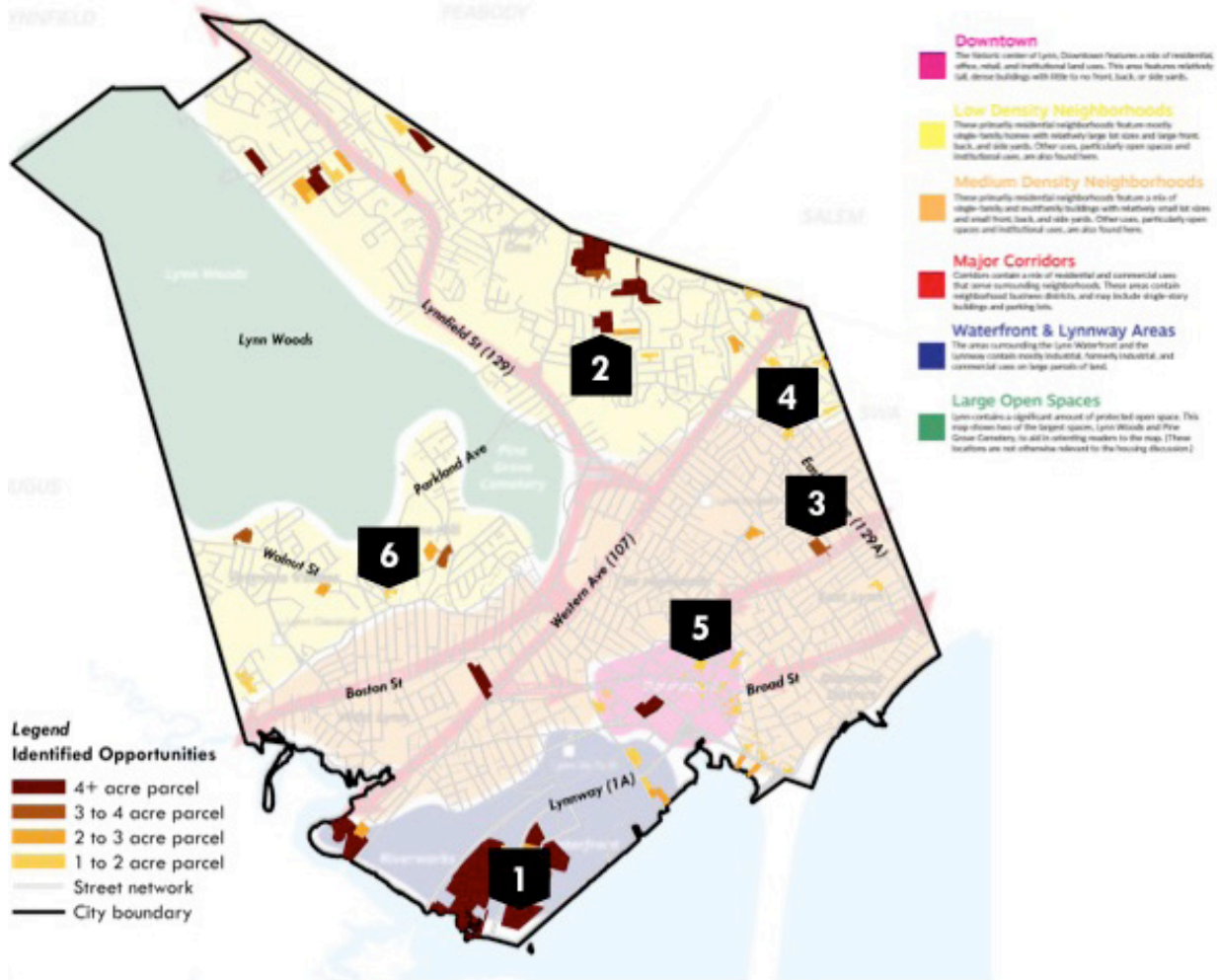
Site Type 4: Mid-size (1 to 3 acres) in medium-density neighborhood. Type 4 includes mid-size parcels between 1 and 3 acres located in medium density neighborhoods. There are at least 5 sites of this type in these areas of the city, representing 5.2% of the 97 total opportunity sites identified and a total of 8.0 acres of development opportunity. A specific example of this site type is 509 Eastern Avenue, a 1.7-acre site located in the BD zoning district.

Site Type 5: Small size (1 to 2 acres) in Downtown/Waterfront. Type 5 includes small parcels between 1 and 2 acres in size located in the Downtown or Waterfront areas. There are at least 42 sites of this type in these areas of the city, representing 43.3% of the 97 total opportunity sites identified and a total of 28.7 acres of development opportunity. A specific example of this site type is a 2-acre site located downtown on School Street in the CBD zoning district.

Site Type 6: Small size (1 to 2 acres) in low-density neighborhood. Type 6 includes small parcels between 1 and 2 acres in size located in low-density neighborhoods. There are at least 17 sites of this type in these areas of the city, representing 17.5% of the 97 total opportunity sites identified and a total of 27.8 acres of development opportunity. A specific example of this site type is 30 Birch Brook Road, a 1.9-acre site located in the R2 zoning district.

The map on the next page shows the location of the specific examples for each site type numbered one through six to correspond to the site type.

Figure 40: Example site types, Lynn

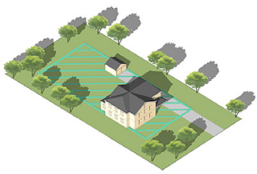


This catalogue of housing opportunity sites and types describes the scale of housing opportunity in the City of Lynn. The 97 opportunity sites represent a total combined area of 265.2 acres of potential development opportunity in Downtown, along the Waterfront, along major commercial/transportation corridors, and in the city’s residential neighborhoods. These opportunities vary in scale, but most are between one and six acres. The opportunity site types are varied in scale and context, and therefore not all kinds of housing development are universally suitable to each.

FUTURE RESIDENTIAL DEVELOPMENT TYPES

This plan not only identifies sites for future development, but also the types of housing development that may be generally appropriate for different types of sites. Housing can be a single-family home or a large multifamily building, with other forms in between. To better understand this, a catalogue of 16 different housing types was defined. The housing types are grouped into three categories by density: lower density, middle density, and higher density. The full inventory of housing types is arranged in order of increasing scale and density on the next page. Information on how common different housing types are in the city’s current housing supply is from the American Community Survey, 2013-17 five-year estimates.

Figures 41: Lower density housing types (4 to 8 units per acre)



Single-family is a single detached home on a lot. This type of housing represents 34% (11,798 units) of Lynn’s housing stock today. It typically ranges in density from four to five units per acre. Because of their lower densities, single-family housing tends to be high cost in markets where land is expensive.



Accessory dwelling unit (ADU) refers to adding a housing unit to a single-family home in a separate small building, over a garage, or in a basement, etc. This can increase the density of single-family housing up to 8 to 10 units per acre. ADUs can be naturally affordable due to their smaller size.



Two-family is two housing units attached on the same lot. This type of housing represents 4% (1,308 units) of Lynn’s housing units. It typically ranges in density from 8 to 19 units per acre.

Figure 42: Middle density housing types (9 to 30 units per acre)



Three-family is three housing units in a single building. The units could be arranged horizontally in a triplex or sometimes stacked one per level in a triple-decker. Structures in Lynn of 2-4 units that include three-family housing represents 34% (11,908 units) of the city’s housing stock. This type of housing typically ranges in density from 8 to 25 units per acre.



Multi-unit housing is typically four or more housing units in a larger existing home that has been converted from single-family or a new multi-unit building and is designed to look as though it were a larger single home. This type of housing is typically a density of 15 to 29 units per acre.



Cluster/cottage housing typically refers to a collection of smaller single-family homes that are clustered around a common green on smaller lots or designed on a single lot under common ownership. This type of housing is typically a density of 10 to 25 units per acre.



Townhouse is a housing type that typically vertically stacks or horizontally connects multiple housing units that share common areas and a common exterior building envelope. This type of housing is typically a density of 10 to 20 units per acre.



Small multifamily refers to a building with common interior circulation between units with a total of five to nine units. This type of housing represents 5% (1,854 units) of Lynn’s housing stock and is typically a density between 15 to 35 units per acre.

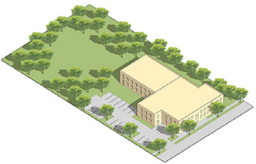
Figure 43: Upper density housing types (30 or more units per acre)



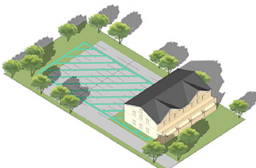
Multifamily refers to a building with common interior circulation between units amounting to ten or more. This type of housing represents 5% (1,791 units) of Lynn’s housing stock and is typically a density between 15 to 35 units per acre.



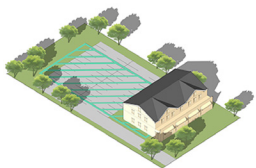
Courtyard is a type of multifamily building with common interior circulation between units and an enclosed or semi-enclosed open space in the middle of the building that provides a shared outdoor amenity. This type of housing is typically a density between 20 to 50 units per acre.



Conversion of a non-residential building is a general housing type that represents any adaptive reuse of an existing building for housing. This can include a wide range of existing structures. Density varies depending on the existing structure, anywhere between 15 and 50 units per acre.



Mixed-use development is a building typically composed of residential uses over other non-residential uses on the ground floor, or residential uses on the same property with commercial uses. Density can range anywhere from 15 to 45 units per acre.



Multifamily housing over structured parking is an approach to achieve more density with efficient parking that is placed under the building footprint. The parking under the building may include all of the required spaces or only some. This approach to parking increases the construction cost. It can be used with a number of housing types, including mixed-use development, mid-rise multifamily development, and high-rise multifamily development. Density can range anywhere from 20 to 50 units per acre.



Multifamily housing with an adjacent parking structure is another approach to achieve more density with an efficient parking structure placed adjacent to the building. This approach also increases the construction cost and must consider the tradeoffs that come with a parking structure. It can be used with a number of housing types including mixed-use development, mid-rise multifamily development, or high-rise multifamily development. Density can range from 20 to 50 units per acre.



Mid-rise multifamily development up to 6-stories in height is a multifamily structure that is maximizing wood frame construction to reach six or seven stories. This type of housing represents 8% (2,693 units) of Lynn’s housing stock today. Density can range anywhere from 20 to 50 units per acre.



High-rise multifamily development up to 10-stories in height is a multifamily structure that is optimizing steel construction to reach 10 or more stories. This type of housing represents 9% (3,077 units) of Lynn’s housing stock. Density can range anywhere from 50 to 100 units per acre.

These different housing types provide different levels of housing density, different kinds of building character, and different opportunities for inclusion of Affordable Housing. Generally speaking, new single-family housing tends to be high cost due to its low density compared to high land values. 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 including improvements to the surrounding public realm, and the ability to address other community needs through the development. Meanwhile, smaller size homes, be they in small-scale or large-scale buildings, tend to be more naturally affordable than large single-family homes or big units in multifamily buildings. For these reasons, as well as the nature of the development opportunities identified through this plan's analysis, Lower Density Housing Types are not generally recommended. However, these housing types should be considered for Lynn's Low Density Neighborhood types to advance the goal of integration described above. ADUs, especially, in predominantly single-family housing neighborhoods, can increase housing opportunities for multi-generational households and renters in general in exclusive areas by adding smaller housing types. Nevertheless, ADUs and other Lower Density Housing Types are not considered in the following section matching suitable housing types with site types because the latter are all over one acre and therefore not appropriate for such incremental density.

SUITABLE MATCHES BETWEEN HOUSING & SITE TYPES

While each specific project proposed in Lynn should be designed for its specific site, context, and circumstances, general guidance for site and housing type suitability will help align future housing development with the goals of this housing plan. Suitable matches between housing types and the site types established above are based on the size of the parcel relative to the general scale of a given housing type, financial feasibility of development based on the value of the land and potential housing density, the scale of buildings of the surrounding context, transit access and walkability of the surrounding area, and the general market context. There are multiple suitable housing types for each site type, illustrating the variety of housing solutions that may occur on opportunity sites throughout the city. 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. A summary of suitable matches and public input provided at an online forum in September 2020 is below for each of the six site types. Overall, community feedback indicates support for many of the matches this analysis identifies as suitable, though less support for the highest density housing types. This preference for more modest scale development is common in many communities, but higher density affords the greatest opportunity to include significant Affordable Housing. Given the community's goal of increasing the supply of Affordable Housing in Lynn, more work is needed to ensure residents understand this tradeoff.

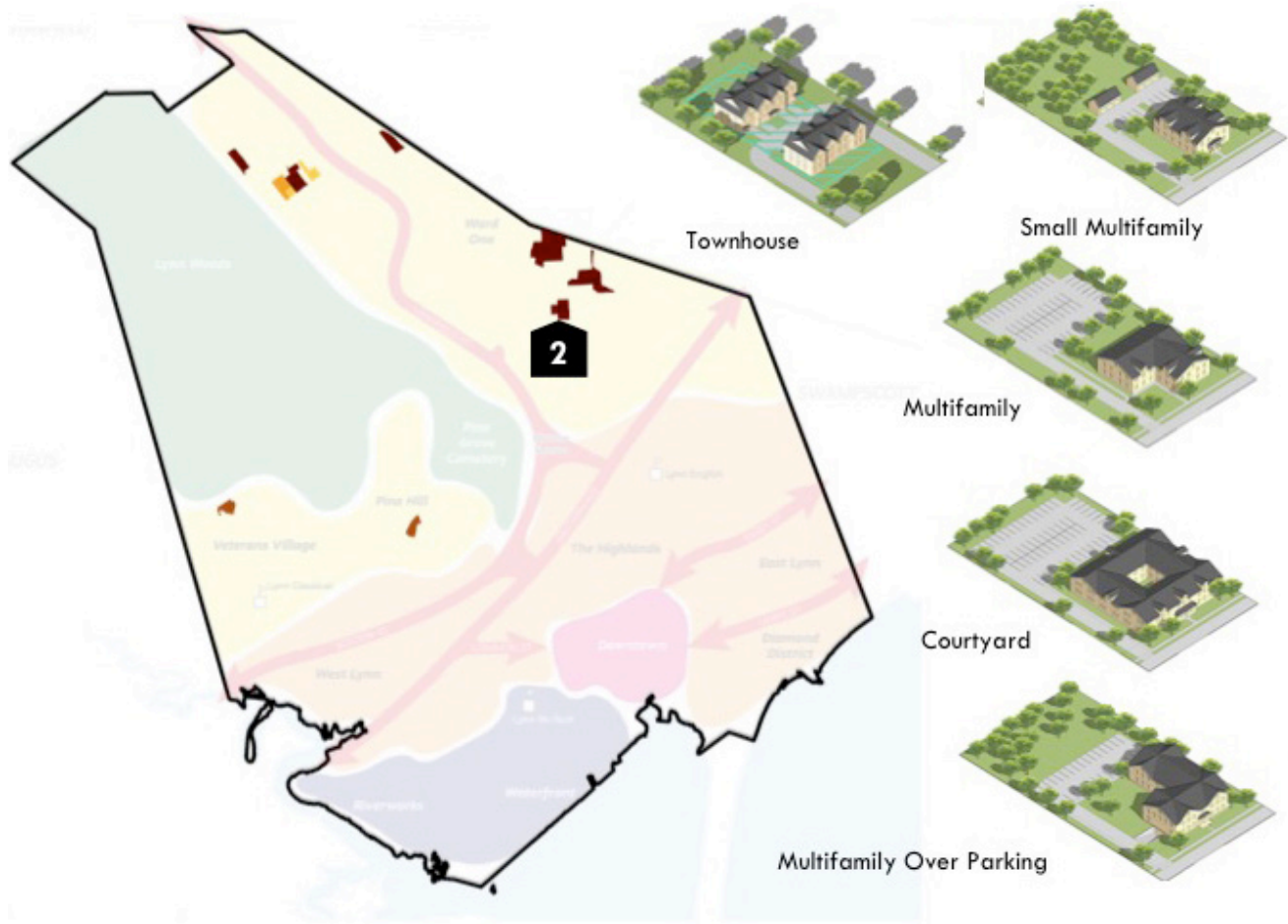
Site Type 1: Large size (4+ acres) in Waterfront/Downtown. Suitable housing types were selected based on the larger scale of the parcel, higher land value, higher density, and access to amenities provided by these sites. Suitable housing types for Site Type 1 are Upper Density Housing Types, including mixed-use housing development, multifamily housing over structured parking, multifamily housing with an adjacent parking structure, mid-rise multifamily development up to 6 stories in height, and high-rise multifamily development up to 10 stories in height. Regardless of the housing type, new development on this site type should define street edges of the block and contribute to a streetscape that is pedestrian oriented. Parking should be located behind the building and concealed from view. Each of these housing types provide enough potential for density to well use sites of this scale and include Affordable Housing units. When asked to react to this selection of suitable housing types for Site Type 1, community members were most supportive of mixed-use housing development and mid-rise multifamily development up to six stories in height, then multifamily over parking and multifamily with a parking structure. They agreed least with the suitability of high-rise multifamily development up to 10 stories in height.

Figure 44: Site Type 1: Large size (4+ acres) in Waterfront/Downtown



Site Type 2: Large size (3+ acres) in low-density neighborhood. Suitable housing types were selected based on the larger scale of the parcel and the lower density context of sites of this type. Suitable housing types for Site Type 2 are those considered Middle Density Housing Types and Upper Density Housing Types, including townhouse, small multifamily, multifamily, courtyard residential development, and multifamily housing over structured parking. Regardless of the housing type, new development should be designed to relate to the surrounding context through a site layout and building design that reduces the impression of scale. Parking should be integrated into the site layout to reduce its disruption and visual impact. The site layout should improve walkability and add new pedestrian connections. Each of these housing types provide enough potential for density to match the size of the parcels, but is also moderate in scale to match the surrounding context. When asked to react to this selection of suitable housing types for Site Type 2, community members agreed most with the suitability of the townhouse and small multifamily housing types, then with the suitability of the courtyard and multifamily housing types. They agreed least with the suitability of the multifamily over parking housing type for this site type.

Figure 45: Site Type 2: Large size (3+ acres) in low-density neighborhood



Site Type 3: Mid-size (2-4 acres) near major corridor. Suitable housing types were selected based on the larger scale of the parcel and the location near main commercial and transportation corridors. Suitable housing types for Site Type 3 are Upper Density Housing Types, including 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. Regardless of the housing type, new development on this site type should define street edges of the block and contribute to a streetscape that is pedestrian oriented. Ground floor spaces should contribute activity and vitality to the corridor. Parking should be located behind the building and concealed from view. Each of these housing types provide 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. When asked to react to this selection of suitable housing types for Site Type 3, community members agreed most with the suitability of mixed-use development followed multifamily housing over structured parking and the conversion of an existing non-residential structure. They agreed least with the suitability of the mid-rise multifamily development up to six stories in height for this site type.

Figure 46: Site Type 3: Mid size (2-4 acres) near major corridor



Site Type 4: Mid-size (1-3 acres) in medium-density neighborhood. Suitable housing types were selected based on the more modest site size and the context of the surrounding neighborhoods. Suitable housing types for Site Type 4 are Middle Density Housing Types, including townhouse and small multifamily, and Upper Density Housing Types, including 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. Regardless of the housing type, new development on this site type should define street edges of the block and contribute to a streetscape that is pedestrian oriented. New development can be designed to relate to the surrounding context through site layout and building design that reduces the impression of scale. Parking should be integrated into the site layout to reduce its disruption and visual impact. The site layout should improve walkability and add new pedestrian connections. When asked to react to this selection of suitable housing types for Site Type 4, community members agreed most with the suitability of the townhouse and small housing types followed by multifamily, courtyard residential development, multifamily over parking, and conversion of an existing non-residential structure housing types. They agreed least with the suitability of mixed-use housing development, mid-rise multifamily development up to six stories, and multifamily housing with an adjacent parking structure.

Figure 47: Site Type 4: Mid size (1-3 acres) in medium density neighborhood



Site Type 5: Small size (1-2 acres) in Downtown/Waterfront. Suitable housing types were selected based on the smaller parcel size and higher land values of these sites, as well as the higher density of the surrounding buildings and access to amenities these sites provide. Suitable housing types for Site Type 5 are Upper Density Housing Types, including conversion of an existing non-residential structure, mixed-use housing development, multifamily housing over structured parking, multifamily housing with an adjacent parking structure, mid-rise multifamily up to 6 stories in height, and high-rise multifamily development up to 10 stories in height. Regardless of the housing type, new development on this site type should define street edges of the block and contribute to a streetscape that is pedestrian oriented. Parking should be located behind the building and concealed from view. Each of these housing types provides enough potential for density to well use sites of this scale and include Affordable Housing units. When asked to react to this selection of suitable housing types for Site Type 5, community members agreed most with the suitability of mid-rise multifamily up to six stories in height and mixed-use housing development followed by conversion of an existing non-residential structure and multifamily housing over structured parking. They agreed least with multifamily housing with an adjacent parking structure and high-rise multifamily development up to 10 stories in height.

Figure 48: Site Type 5: Small size (1-2 acres) in Downtown/Waterfront



Site Type 6: Small size (1-2 acres) in low-density neighborhood. Suitable housing types were selected to respond to the smaller parcel size of this site type and lower density neighborhood context. Suitable housing types for Site Type 6 are Middle Density Housing Types, including multi-unit house, cluster/cottage housing development, townhouse, and small multifamily development. Regardless of the housing type, new development can be designed to relate to the surrounding context through a site layout that is sensitive to surrounding properties and buildings that are designed to reduce the impression of scale. Parking should be integrated into the site layout to reduce its disruption and visual impact. The site layout should improve walkability and add new pedestrian connections. Each of these housing types provides a modest increase in density relative to the surrounding scale of development while remaining sensitive to that neighborhood context. When asked to react to this selection of suitable housing types for Site Type 6, community members agreed most with the suitability of the cluster/cottage and the townhouse housing development types followed by multi-unit housing and small multifamily development.

Figure 49: Site Type 6: Small Size (1-2 acres) in low density neighborhood

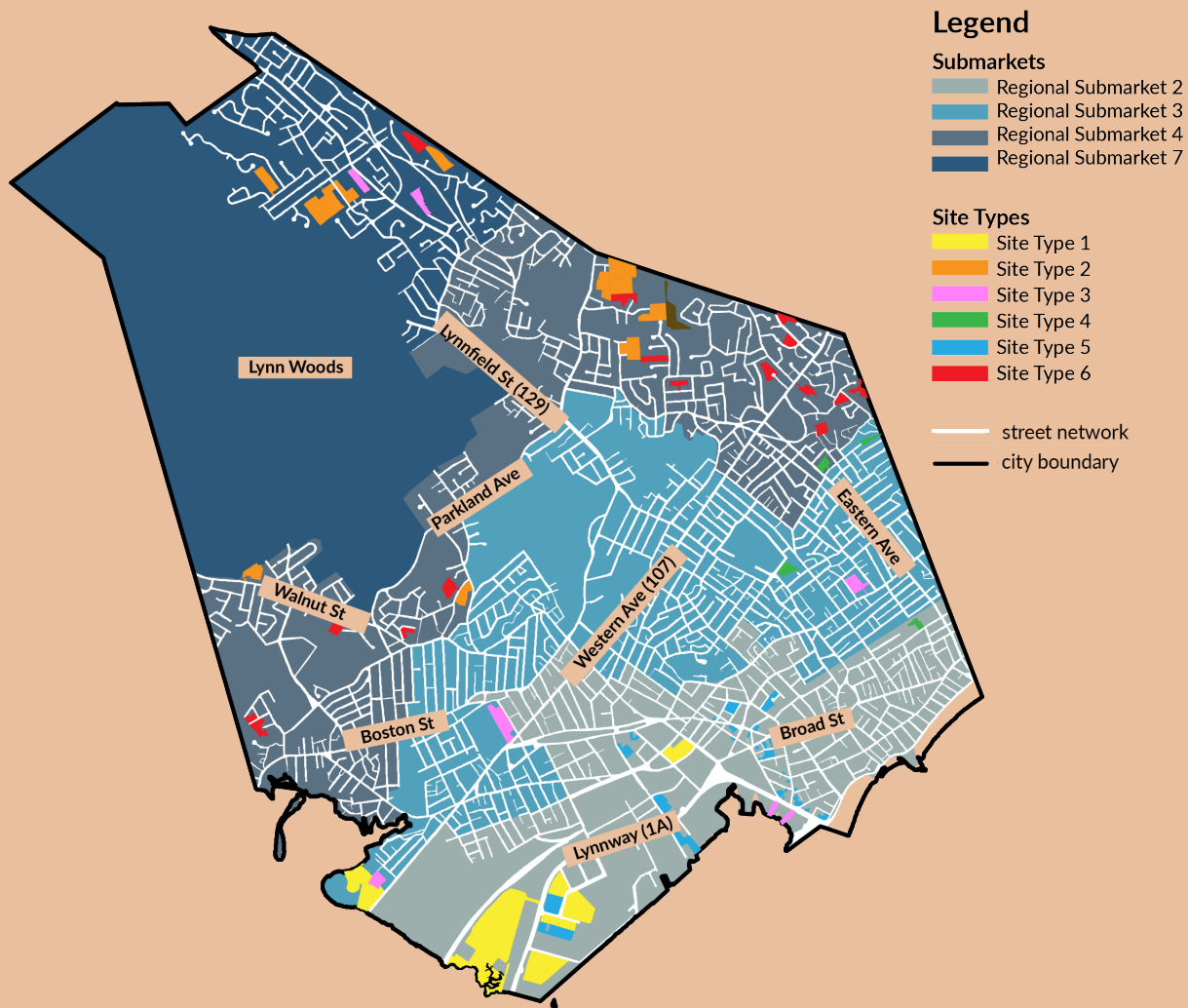


These matches establish three primary development objectives: First, future housing development should seek to expand the housing supply and the diversity of the housing currently available in an area. Second, future housing development should take advantage of appropriate opportunities for higher density (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 having to match the surrounding context and miss opportunities for relatively higher-density development. To build support for developments that advance these objectives, more education on the benefits of density and the challenges of creating housing that is affordable via low-density development is needed.

To illustrate these objectives, consider three hypothetical opportunities for development. First, a sizable site Downtown should be reserved for development that pushes density as high as possible while contributing to downtown amenities and filling in vacant sites to reform fully built-out blocks in the center of the city. To achieve this, the trade-offs presented by parking should be considered. For every parking space provided, increased density and affordability may be more difficult. Second, a more modest site in a lower-density neighborhood should be reserved for relatively higher-density development that increases the number of housing units and the variety of housing types available in the area rather than developed as single-family homes that may match the surrounding context, but would not meet housing need as efficiently. It may be challenging to align neighborhood preferences and individual project needs with the broader need to bring more variety and affordability to the housing supply. Third, a mid-size site near a major commercial and transportation corridor should be viewed as an opportunity to add vitality to the corridor through mixed-use development that increases density of new housing and provides a ground-floor commercial use. Pushing the density of housing in a mixed-use development enhances the opportunity to build new ground-floor commercial, retail, or restaurant space.

DEVELOPMENT OPPORTUNITY & DISPLACEMENT RISK

Figure 50: Site types by regional submarkets, Lynn



As previously described in this plan, Lynn contains four of the seven submarkets found throughout Greater Boston. These submarkets are defined by their built form, age of housing stock, housing costs, household income, housing market activity, and related risk of displacement. Of those submarkets found in Lynn (Submarkets 2, 3, 4, and 7), Submarkets 2 and 3, in the south of the city, are characterized by mid- to high-density development, a relatively low-income population, and risk of gentrification-related community-level displacement. While the Waterfront in Submarket 2 is not currently a residential area, and therefore direct displacement is not an issue on redeveloped sites, activity here can have an impact on housing costs in the surrounding area, where many lower-income Lynnners currently reside. Submarkets 4 and 7 are more suburban in character with lower densities and less risk of displacement. For more on MAPC's submarket framework see the appendix of this plan.

Instances of Site Types 1 and 5 are located in Submarket 2. This submarket is the highest density, lowest cost, and lowest income, with the greatest increase in housing values and highest incidence of housing market activity, combining to create displacement risk. Developing here without displacement requires leveraging the suitable housing types this analysis recommends for maximum Affordable Housing production, as well as broader protections against household-level and gentrification-related community-level displacement, as described later in this plan.

Instances of Site Types 2 and 6 are mostly located in Submarkets 4 and 7. These submarkets are characterized by the lowest density housing at a mix of housing costs, moderate to very high household incomes, stable pre-/post-recession residential sales activity, and minimal change over time. There is no real displacement risk in these submarkets. Instead, development of recommended housing types would create new housing options and produce lower-cost forms of housing in stable, relatively high-income and high-opportunity neighborhoods, advancing integration goals.

Instances of Site Type 4 are mostly located in Submarket 3. This submarket has moderate built density, old housing stock, low- to moderate-income households, increasing housing costs, and a shrinking renter population. Submarket 3 is subject to community-level displacement, and therefore development here—as in Submarket 2—should include Affordable Housing options and protections for existing residents.

Instances of Site Type 3 can be found across Submarkets 2, 3, and 7. These submarkets vary considerably in their built form and demographic context, so new development should be approached thoughtfully to meet the needs of the immediate community. As with other site types in Submarkets 2 and 3, development of Site Type 3 here should include both Affordable Housing and protections.

Current Housing Toolkit



The City of Lynn currently has several tools to help meet housing need. These tools include prior plans, staff, funding, and programs. To date, these resources have been focused on market-rate housing development, Affordable Housing production and preservation, rehabilitation, and supports for those without housing, among other objectives. This plan makes recommendations for how to most effectively deploy these tools and add other tools that can further meet housing need. In some cases, this may mean allocating resources away from some housing priorities and towards others; or it may mean seeking additional resources. What follows is a summary of current resources, which informs this plan's recommendations.

PRIOR & ONGOING PLANNING PROCESSES

Despite not having a planning department until recently, the City of Lynn has undertaken many planning efforts. Twelve plans and studies were developed or began between 2014 and today. They are wide-ranging, but many include housing-related recommendations.

- Downtown Lynn Vision Plan (2014)
- Lynn Economic Development Strategy (2015)
- Lynn High Housing Development Incentive Program HD Zone Plan (2015)
- Lynn Downtown Action Strategy (2016)
- Community Health Needs Assessment (2016)
- Lynn Housing Study (2016)
- Union Hospital Study (2018)
- Waterfront Master Plan (2018)
- Municipal Harbor Plan (2019)
- Former Marshall School Site Study (2019)
- Northern Strand Zoning Study (Ongoing)
- Creative Placemaking (Ongoing)

For a more detailed description of each of these plans, see the appendix.

Some of these efforts were citywide, but many focused on the Waterfront and Downtown. In addition, many had as objectives economic development and attracting built development, primarily but not exclusively market-rate development. Many resulted in recommendations to make zoning less restrictive, including streamline the zoning and development processes and/or adopting as-of-right zoning (Downtown Lynn Vision Plan, 2014, MAPC; Lynn Economic Development Strategy, 2015, RKG Associates).



The 2015 Economic Development Strategy by RKG Associates calls for more housing in Downtown, Lynnway, Lower Broadway, and the Rt. 129 Economic Opportunity Zone. A 2016 Downtown Action Strategy by Interface Studio and Nelson\Nygaard recommends infill development, including mixed-use, commercial, and residential. That same year, a Housing Study by RKG Associates calls for higher residential densities in Downtown, as well as reduced reliance on the City Council as the City's Special Permit Granting Authority.

A 2015 project in partnership with MAPC aims to establish a Housing Development Zone in the city's Downtown and Waterfront areas. This would change allowable uses and increase density limits, as well as provide market-rate housing developments access to a local real estate tax exemption on the property tax increment and to state tax credits on rehabilitation expenses.

A 2019 Waterfront Master Plan by Utile, Inc., recommends residential and mixed-use development on the east side of the Lynnway, flanking either side of the Waterfront's "industrial core." Notably, Affordable Housing was not a component of the Waterfront planning processes due to other community benefits taking priority. While the City Council and Planning Board adopted the plan in September 2019, they have not yet adopted zoning amendments associated with the plan.

Some of these recommendations have since been implemented, though not always exactly as recommended. New development followed, with ground broken or permits issued for hundreds of new units in Downtown and hundreds more along the Waterfront. Virtually all of this new development is luxury market-rate housing. While it will bring much-needed additional supply to the city, it will also increase the median rent and may prompt landlords of older units to raise rents. In the case of Downtown, a neighborhood that's home to many lower-income households and people of color, this would increase the risk of displacement.

Some planning efforts have included recommendations pertaining to Affordable Housing specifically. A 2014 MAPC Downtown Lynn Vision Plan recommends adoption of a 40R Smart Growth Overlay District (SGOD) (which requires a minimum of 20% Affordable Housing at 80% of AMI) and forming partnerships with CDCs to create more mixed-income housing. The former was advanced in partnership with MAPC, but analysis found that recent rezoning in the Waterfront and Downtown allowed for by-right density that exceeded the 40R requirements so the areas were no longer eligible for a SGOD. Instead, the City asked MAPC to develop an Affordable Housing strategy through this planning process.

The 2016 Lynn Housing Study by RKG Associates recommends the City acquire and resell homes with income and price restrictions (akin to a community land trust), adopt inclusionary zoning, and pursue greater collaboration with community development corporations in delivering deed-restricted Affordable Housing.

A 2016 Community Health Needs Assessment by Nextshift Collaborative notes the unsafe living conditions and overcrowding in many of the city's rental housing units that accept Section 8 or similar vouchers. It recommends increased safety monitoring and enforcement, expanded availability of rental assistance programs for low-income residents, development of a comprehensive strategy to promote development of deed-restricted Affordable Housing, increased financial and political support for Lynn Continuum of Care to fight homelessness, and other actions.

At the site scale, a 2018 Union Hospital Study (MAPC) to plan for the future of the site once Partners HealthCare closed the hospital (as part of its consolidation of North Shore Medical Center) proposes senior housing at various densities, assisted living, and general office, medical village, and open space uses. As of 2020, the site was purchased by David Solimine, a local funeral homeowner and single-family home developer. He is partnering with Two Life Communities on concept plans for senior living on the front parcel, including 150 units with supportive services, and about 28 single-family homes at the rear near Lynn Woods. More than 50% of units would be affordable, with up to 70% restricted for Lynn residents.

In 2019, MAPC conducted the Former Marshall School Site Study, which led the City to release a Request for information (RFI) followed by a Request for Proposals (RFP) for mixed-income senior housing (80% market-rate and 20% Affordable Housing). Two respondents, East Boston Community Development Corporation and B'nai B'rith Housing, proposed 100% Affordable Housing and offered less than the School Committee was expecting for the property. Neither offer was accepted.

There are also several ongoing planning processes in Lynn. The Northern Strand Zoning Study commissioned by EDIC and conducted by MAPC will make zoning recommendations for land adjacent to the Northern Strand Community Trail. The focus has been on mixed-use development. A creative placemaking effort, also by MAPC, builds on Downtown Lynn's official state designation as a Cultural District in 2012 and the public art installations that followed. The project will take into account concerns around gentrification driven by these initiatives.

LOCAL HOUSING RESOURCES

Lynn Housing Authority & Neighborhood Development

The Lynn Housing Authority & Neighborhood Development (LHAND) is the public housing authority for the City of Lynn. Public housing authorities are government agencies, independent of city government, charged with providing housing options that are adequate and affordable to low-income residents. LHAND was founded as the Lynn Housing Authority (LHA) in 1948, when it constructed and managed what became the King's Lynne development. The agency took over the administration of housing programs previously managed by the City in 1998 and was renamed LHAND.

Today, LHAND manages public housing and vouchers funded by both the state and federal government. Public housing developments are homes that are built and operated by the government. In total, there are 863 public housing units in Lynn: 455 federally-funded and 408 state-funded units. Of those public housing units, 61% are reserved for low-income seniors and people with disabilities and 39% are reserved for low-income families and individuals.

Vouchers are subsidies for rents in buildings owned by private parties and rented to low-income residents. LHAND manages 2,018 vouchers, including 1,544 federally funded vouchers and 474 state-funded vouchers. Vouchers from either the state or federal government can be tenant based or project based. With a tenant-based (or mobile) voucher, the tenant is subsidized, and they independently find market-rate housing to live in. With a project-based voucher, the housing unit itself is subsidized. In both cases, tenants are responsible for paying the remainder of the rent after subsidy (not to exceed 30% of a household's income). The majority of vouchers managed by LHAND are tenant-based. LHAND additionally administers subsidies for 281 "Moderate Rehab" or "Mod-Rehab" units. This Mod-Rehab program offers project-based assistance, aiding low-income families in units rehabilitated through a now-defunct federal program.

Table 9: LHAND units, Lynn

	Level of government	Category	Development name	Count
Public Housing	Total	-	-	863
	Federal	Total	-	455
	Federal	Senior/Disabled	Wall Plaza	176
	Federal	Family/Individual	Curwin Circle	279
	State	Total	-	408
	State	Senior/Disabled	Caggiano Plaza	107
	State	Senior/Disabled	Essex & Tilton	47
	State	Senior/Disabled	McGee House	50
	State	Senior/Disabled	Meadow Court	85
	State	Senior/Disabled	Olive Street	25
	State	Senior/Disabled	Woodman	40
	State	Family/Individual	Smaller Developments	38
	State	Other	Special Occupancy units	16
	Level of government	Category	Development name	Count
Vouchers	Total	-	-	2,018
	Federal	Total		1,544
	Federal	Project-based	-	17
	Federal	Tenant-based	-	1,493
	Federal	Family-unification program	-	32
	Federal	Disabled	-	2
	State	Total	-	474
	State	MA Rental Voucher Program	-	474
	Level of government	Category	Development name	Count
Mod-rehab	Federal	Family/Individual	-	281

Source: LHAND, Consolidated Plan, 2016-2020; LHAND, Proposed Annual Plan for Fiscal Year 2022 for State-Aided Public Housing

Other than managing these units and vouchers, LHAND manages programs for property owners and homebuyers. The agency offers several loans of up to \$20,000 for various rehabilitation activities. These include the state's Gateway Housing Rehab Loan program, other low-interest loans for rehabilitation, and 0% interest loans for accessibility-related rehabilitation for the elderly and residents with disabilities. LHAND also offers up to \$7,500 to homebuyers as deferred loans at 0% interest for down payment and closing cost assistance, as well as classes and counseling for prospective homeowners and those who recently purchased a home.

Finally, in addition to serving as the public housing authority, LHAND embodies the local nonprofit, Neighborhood Development Associates, Inc. (NDA), which is responsible for virtually all of the contemporary Affordable Housing development in Lynn. Since 2005, NDA has been involved in a handful of mid-size developments, such as Brickyard Village, St. Jean Baptiste Apartments, Gateway North, and 33 Central Square, as well as numerous scattered-site developments. Since 2005, NDA projects amount to a total of 209 new units. Of these, 61% are affordable rental options, 25% are affordable homeownership options, and 14% are market-rate options.

Federal Housing Funds

Each year Lynn, via LHAND, receives funding from the US Department of Housing & Urban Development (HUD) to undertake local housing and community development projects. The agency administers Community Development Block Grant (CDBG) funds that are used for housing initiatives, HOME funds, and Emergency Shelter Grants (ESG). The CDBG program provides a relatively large pot of funding to cities. While the federal government specifies high-level purposes for the funding, cities have significant leeway in this decision-making.

In 2020, \$938,000 (38%) of Lynn's \$2.5 million CDBG award was spent on administration of the grant, including payroll and program delivery. Nearly half that, \$496,000 (20%), was spent on housing, including \$287,000 on administration and program delivery for housing programs and \$209,000 on direct housing expenditures (largely for development and rehabilitation for "neighborhood stabilization"). The remaining 33% of the grant funded community facility projects, public services (mostly small grants to local nonprofits), and economic development (largely infrastructure development).

LHAND also administers another major federal grant through the HOME Investment Partnership, with \$811,000 expected in 2020. These funds may only be used to create or preserve Affordable Housing for low-income residents. For that fiscal year, HOME funds are allocated to neighborhood revitalization, Affordable Housing production, and affordable homeownership goals.

In addition to CDBG and HOME, LHAND administers federal funding through Emergency Shelter Grants (ESG), funding for transitional housing through the McKinney-Vento Homeless Assistance Act, and funds for chronically homeless veterans and their families.

In response to the COVID-19 crisis, Lynn was awarded \$1.5 million in additional CDBG funding and \$751,000 in additional ESG funds. Of those combined funds, 38% went to housing needs, including \$570,000 (67%) to rent, mortgage, and utility assistance. The remainder went to small business grants (45%), food for the public (4%), and miscellaneous operations (largely for a multi-service center) (13%).

Housing Development Incentive Program

The Housing Development Incentive Program (HDIP) is a tax program for Gateway Cities like Lynn to encourage redevelopment of properties for market-rate housing. Market-rate housing development is often financially infeasible in Gateway Cities, since the low market-rate rents do not recoup the cost of development. By reducing taxes, HDIP aims to make those projects financially feasible. The program is authorized under state law, but adopted locally.

Housing developments with at least 80% market-rate units and within a specified HDIP district may apply to the City for relief from local property taxes. If the City approves, the development receives relief on the net new property taxes generated by redevelopment (called the “increment”) for 5 to 20 years. The project may also apply to DHCD for Housing Development Tax Credits of up to \$2 million.

The HDIP program is similar to Massachusetts’ Urban Center Housing Tax Increment Financing (UCH-TIF) program, which also offers local property tax relief for new residential development. However, for a TIF to be approved, the city must have specific, detailed plans for the TIF area. In this way, the TIF is useful for planned developments with all relevant property owners already involved. With this tool, the Procopio Companies’ Munroe Street project received \$2.5 million in tax relief over seven years starting in 2018. The relief was controversial, drawing protests but ultimately winning a City Council vote of 7 to 4.

HDIP, on the other hand, provides certainty of tax relief to property owners before any detailed plans are in place. This signals to new market participants that tax relief is mostly likely available as new projects are conceived of and designed. Lynn adopted HDIP in 2015 for an area covering Downtown and the Waterfront. HDIP here, in conjunction with the permissive zoning at these locations, is meant to encourage market-rate residential development. To date, the only project to be awarded HDIP is the redevelopment of 23 Central Avenue into 49 market-rate residential units with 2 commercial tenants on the ground floor. The project received approximately \$194,000 in property tax savings.

As of this writing, the Massachusetts Senate has passed language in the state budget that would establish an Affordable Housing requirement for all projects receiving HDIP. The Massachusetts House has not yet passed that language. Depending on the decisions of the conference committee meant to reconcile the two chambers’ budgets, that Affordable Housing requirement may or may not become law. Regardless, the City of Lynn can choose to adopt this requirement locally going forward. In this way, HDIP can help make inclusionary zoning with greater depths of affordability (e.g., available to households earning 50% of AMI, rather than 80%) feasible or it could help produce a larger set-aside of Affordable Housing in mixed-income development.

New City Planning Department

The City of Lynn lacked any staff dedicated to city planning for several decades. Day-to-day duties of zoning compliance were handled by the Inspectional Services Department, infrastructure planning was undertaken by the Department of Public Works and others, and long-range planning and zoning were largely handled by two organizations not formally apart of the City: the Economic Development & Industrial Corporation (EDIC) and Lynn Housing Authority & Neighborhood Development (LHAND).

In 2020, Lynn hired its first planning staff in decades: first a principal planner and then an assistant planner. The City’s new planning team will undertake new long-range planning initiatives and coordinate planning activities spread across other departments. However, the team is only funded for three years by a gift from EDIC, private banks, and foundations. The City of Lynn will need to find a sustainable source of funding in its general fund to sustain planning activities and ensure plan implementation.

Rental Registration & Inspections

In 2020, the Lynn City Council passed an ordinance that creates a registration requirement for all rental properties in the city.⁸⁷ Under this program, all rental units must be registered with the City and that registration must be renewed annually. Each unit will be inspected by the City's Inspectional Services Department (ISD) or an approved inspector upon issuance of an inspection notice or (alternatively) every five years. The ordinance also sets criteria for when to designate a "problem property" and sets up a system to identify property owners who are chronic offenders of the sanitary code and related rules. Problem properties and chronic offenders are subject to additional fines. A separate ordinance sets up a Problem Properties Task Force composed of members from different areas of city government, which will help to identify problem properties and administer the new requirements. The registration requirement is a significant step forward for the City, bringing its capabilities into line with other cities facing similar housing challenges. Implementation of the law, the efficacy of the inspection schedule, and any unintended side effects will be important to monitor moving forward.

Transformative Development Initiative

MassDevelopment, the state's quasi-public economic development and financing organization, runs the Transformative Development Initiative (TDI) in Gateway Cities across Massachusetts. In TDI Districts, MassDevelopment will concentrate resources, public realm improvements, small business development activities, and property redevelopment interest. In some cities, MassDevelopment hires a TDI Fellow as an on-the-ground coordinator between the City, state, property owners, community organizations, and others.

Downtown Lynn was a designated TDI district for several years and had the assistance of a TDI Fellow. The TDI program in Lynn was primarily focused on public realm improvements, placemaking, and economic development, with a secondary focus on promoting infill development. A TDI-related Downtown Action Plan identified nine opportunities for new development, including mixed-use and townhouse development.

Lead Abatement

Lead, a highly dangerous neurotoxin, was commonly used in paint before it was officially banned in the US in 1978. Older, lower-income cities such as Lynn often have many housing units where lead paint has not been removed or sealed under new coats of paint. When children ingest lead paint (often as paint dust or paint chips), they suffer nervous system damage, developmental delays, learning and developmental disabilities, and kidney damage.

The City of Lynn provides lead abatement grants averaging \$12,000 per unit for low-income homeowners or renters with children under 6 years old. In 2019, Lynn received \$9.3 million from the federal government to increase the program's capacity.

⁸⁷ Coincidentally, this plan recommends a registration requirement, but recommendations had not been developed at the time of the Council vote. Therefore, this requirement as it currently exists does not reflect the findings of this planning process. The following section includes recommendations for how to best utilize this requirement to advance plan goals.

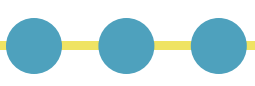


Recommendations

INTRODUCTION

To achieve Housing Lynn’s vision and work towards its goals, the plan also includes specific recommendations for action, including legislative, policy, or program choices the City can implement. These actions were identified based on community input on strategies the City might take to advance plan goals. Strategies are broad approaches to reform that encompass a range of more specific actions, and include things like zone for different kinds of housing, use public resources for public benefit, preserve existing Affordable Housing, and increase the City’s capacity to undertake and implement housing plans and initiatives.

Figure 51: Framework for Housing Lynn recommendations



While actions are more precise than strategies, think “draft and adopt inclusionary zoning” rather than “zone for different kinds of housing,” this plan’s recommendations still represent big ideas. Implementation of each recommended action will be preceded by analysis and public process to determine the details of the new policy or program, and in most cases requires action by the Mayor’s Office, City Council, state legislature, or other government entities. For example, to advance the inclusionary zoning recommendation, there should be a process to engage the community to determine the objectives of the policy (such as desired depth of affordability and acceptable developer incentives), enlistment of a consultant to draft a zoning amendment for consideration, a campaign to build community and political support for the amendment, and finally a two-thirds majority vote of City Council to pass it.

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. Therefore, these recommendations do not constitute a housing toolkit of best practices, nor should they be considered a comprehensive list of all potential housing actions the City might take in the future.

As a best practice, HPPs like Housing Lynn should be updated every five years to remain in accordance with state guidelines and to evaluate progress, identify new needs and goals, and determine additional actions for implementation. Circumstances change, including housing markets and City resources, and the City must change with them.

FRAMEWORK

Community Input

For nearly a year, Housing Lynn has talked with the community about new housing policies and City programs to guide development and meet housing need. In addition to engagement on current housing needs and challenges and the City’s current housing tools to address them through fall 2019, the community provided input on the direction of housing development and policy in the future at the following events:

- **An online open house** on the plan’s vision, goals, and strategies to achieve those goals (May-June 2020)
- **A forum and follow-up survey** on housing types and locations for new residential development (September 2020),
- **An online open house** on recommended housing actions (October-November 2020).

Through community input, analysis of best practices, and an assessment of local conditions, an original list of more than 50 actions Lynn could undertake to make progress on plan goals was developed and then narrowed down to 21 draft recommendations based on several criteria.⁸⁸

The public responded to those 21 draft recommendations at the online open house in October and November of 2020. Participants were asked to state how important each action is for Lynn to implement. They could answer “very important,” “important,” “neutral,” “unimportant,” or “unsure.” Between 68% and 87% of respondents rated each action important or very important. Of participants who rated 10 or more actions, more than half (51%) rated 80% or more of the actions important or very important, and 72% of that group rated 50% or more of the actions as important or very important.

Participants were also given the opportunity to ask clarifying questions about and give feedback on each of the draft actions, and to suggest additional actions that were not included in the draft list. The recommendations below respond to this qualitative feedback. In some cases, actions were clarified, and in others, new actions were recommended.

⁸⁸ Some of these original actions are listed in the appendix of this plan for further consideration.

Impact & Cost

Any action in the plan should make progress toward goals. The planning team rated each potential action on the anticipated impact it would have:

- High Impact actions make notable material progress toward achieving goals.



- Medium Impact actions make less progress toward goals, but that progress is still material.



- Low Impact actions make little material progress toward goals, but they may still be important in setting up a culture in Lynn to achieve the housing vision.



One of the real limiting factors for implementation is the direct fiscal cost to the City of Lynn and related public agencies like LHAND. Lynn recently began to emerge from a state of fiscal crisis, and its capacity to spend money on new programs is currently very constrained. Considering this constraint, the planning team rated each action on its direct costs to the City.

- High Cost actions require at least one new full-time-equivalent employee (FTE) or new spending on the capital budget.



- Medium Cost actions require ongoing staff time to implement, but less than one FTE on its own.



- Low Cost actions require some initial staff time to implement, but otherwise carry no ongoing direct costs. Most legislation and regulations fall into this category.



Order of Implementation

Actions should build on one another, so that progress made towards plan goals is cumulative. To better understand how actions work together, they are divided into three categories.

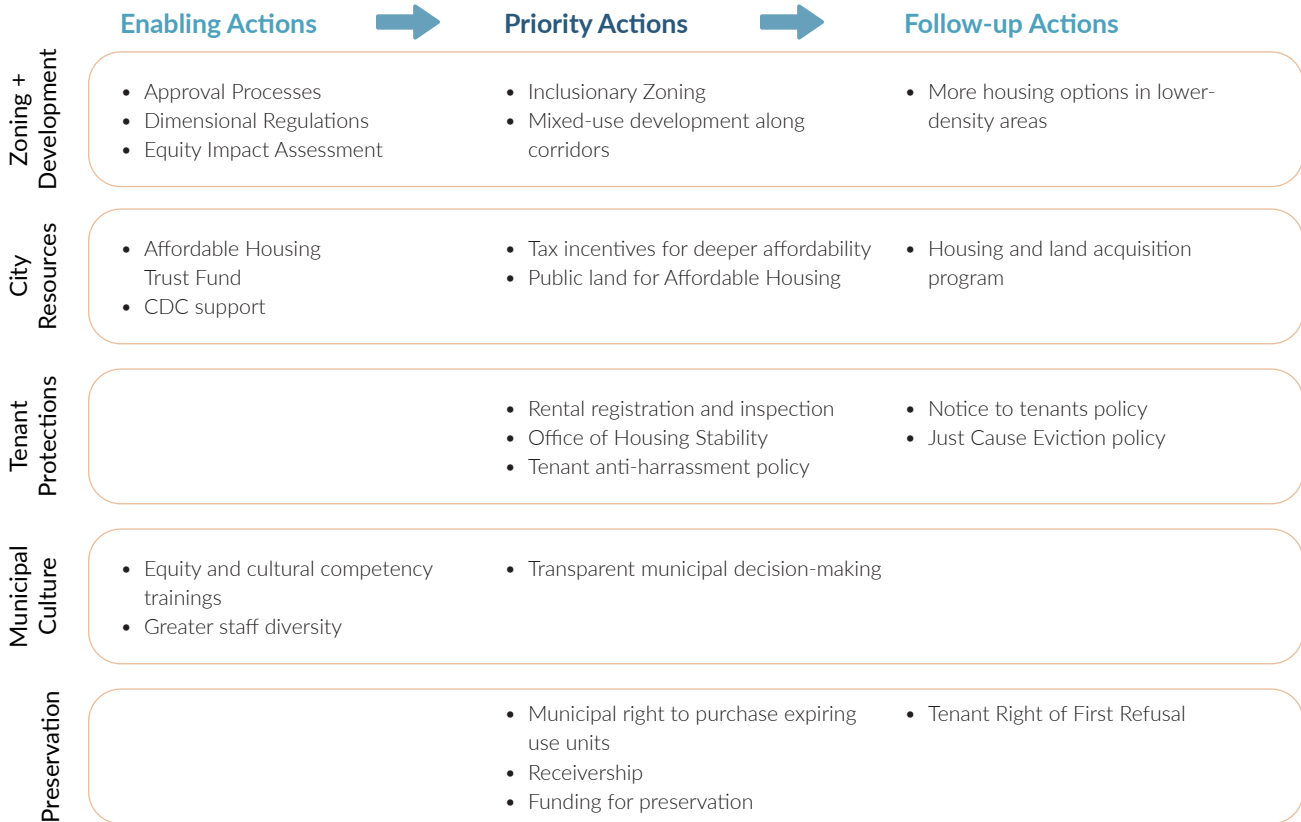
- Enabling actions** are important early steps that will set the City up for future achievement of goals. In some cases, to undertake other actions, the City will need to enact these actions first.
- Priority actions** make material progress toward achieving the goals. Current resources and an effort to expand resources will help implement these actions.
- Follow-up actions** build on the progress of enabling and priority actions, but may be more difficult to achieve or require additional resources to implement.

To determine the list of housing recommendations, Housing Lynn sought to maximize the number of high-impact actions, maximize the number of low-cost actions, and select a mix of enabling, priority, and follow-up actions that build on one another, with an emphasis on priority actions.

HOUSING ACTIONS

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 six enabling actions that will facilitate implementation of priority actions and five follow-up actions that cannot easily be advanced without first advancing other actions or given current circumstances.

Figure 52: Action relationships for Housing Lynn recommendations



For each action recommended, the goals it will advance, anticipated cost of implementation, anticipated impact, and order of operation (enabling, priority, and follow-up) are indicated. In addition, other communities that have taken each action are noted so that the reader can consider prevalence and commonality with Lynn. In some cases, work is already underway in Lynn to explore or advance a recommended action. In those cases, this plan identifies short-term next steps to proceed with implementation.

It is important to note that many of these actions are intended to work together for maximum effect. For example, adopting zoning that facilitates greater development along key corridors will only advance Affordable Housing goals if there is also inclusionary zoning to ensure some units are set aside for lower-income households. In addition, many of these actions can be combined with a local preference requirement to ensure that Lynners benefit from them. Given the unmet need for Affordable Housing in the city and the displacement risk faced by so many lower-income residents, local preference can ensure Lynn remains an inclusive and diverse community. This tool is paramount in ensuring new investment benefits longer-term and new residents alike. Opportunities for particular actions to work together are noted below.

Also, some recommended actions are just good practice, while others are ambitious for Lynn in terms of need for staff capacity and funding or simply because they represent a change in the City's approach to housing. These more ambitious recommendations are sometimes categorized as priority actions, meaning every effort should be made to advance them in the short term, and sometimes categorized as follow-up actions, which are longer-term recommendations. In either case, their implementation will be contingent on funding availability and political will.

And finally, leadership, staff support, and transparent communication with the public are prerequisites for the sound implementation of any action. For these recommendations to advance plan goals as intended, there must be buy-in from both those implementing them and those who will benefit from them. And more than that, there must be trust: trust in the recommendations themselves, that their implementation is for the good of Lynn, and in those implementing them, that they share this plan's vision for the future.

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:



Cost: 

Impact: 

What is it?

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- or moderate-income households. It relies on the private market to generate Affordable Housing by tying its production to that of market-rate housing. Because of this, inclusionary zoning requirements are often paired with bonus measures, such as increased density or reduced parking, to offset the cost of the Affordable Housing units and minimize the risk of dampening the local housing market. Inclusionary zoning rules are found in large cities across the US and have been common in the Greater Boston region for decades. *Select Precedents: Boston, Cambridge, Somerville, Chelsea, Everett, Quincy.*

What can it do for Lynn?

IDP is not a replacement for nonprofit, subsidized Affordable Housing development, but it is a good way to ensure new market-rate development benefits residents with lower incomes. It also creates mixed-income housing that integrates residents of different backgrounds within the building and common areas. And inclusionary zoning expands the overall supply of deed-restricted Affordable Housing without relying on limited government subsidy, facilitating the creation of more Affordable Housing overall. While inclusionary zoning can be written in many different ways, the Housing Lynn process indicates the importance of a policy that can achieve deep affordability in Lynn. While more analysis and engagement is needed to determine the details of the policy, work to date indicates units affordable to households with incomes at or below 60% or even 50% of AMI can be required without deterring development provided the proper cost offsets are offered in exchange. See the sidebar below for information on how inclusionary zoning can create units affordable to current Lynners.

Implementation

The Housing Lynn process included analysis of what sort of IDP would meet need and work financially in Lynn, including what depth of affordability can be required, what amount of housing can be set aside as affordable, what incentives should be offered to offset costs, and other features. Further analysis and engagement must be done to determine policy priorities and ensure the required affordability is properly offset by incentives to ensure development is not dampened. **Next Step: The findings of this analysis should be used as a foundation for a community engagement process to determine and test priorities and features of the zoning and then draft it.** To implement IDP, the City (perhaps working with an outside consultant) must pass a zoning amendment with a two-thirds majority of City Council.

INCLUSIONARY ZONING IN LYNN

As part of Housing Lynn, MAPC conducted a preliminary analysis to ascertain what kind of inclusionary zoning might be possible in the city and under what circumstances. Using a financial pro forma, MAPC tested the impact of various inclusionary zoning scenarios on development feasibility. The analysis was informed by interviews with real estate professionals to ensure that the financial modeling accurately reflects Lynn’s local housing market conditions. With meaningful community input, this analysis is intended to inform which policy components should be considered if the City decides to pursue inclusionary zoning.

Inclusionary zoning has many features, including requirements of development and incentives for compliance. The former will include a certain rate of Affordable Housing within a development and a particular depth of affordability, among other elements, each of which comes with a cost for developers. To offset these costs, municipalities offer some combination of bonus measures, such as increased density or reduced parking. Some municipalities aim for an entirely cost neutral policy, offering significant bonuses without requiring significant community benefits.

In any inclusionary policy, there is only so much public benefit that a project can support before it becomes financially infeasible. This is particularly true in Lynn, where the housing market—while much stronger than in the past—is to a certain extent still considered a higher-risk market by some lenders and investors, especially those operating at a national level that typically fund large projects.

Nevertheless, there is a range of possible inclusionary policy approaches that could work in Lynn. Some would be less likely to impact a development project’s bottom line, but would likely result in Affordable Housing that is less sensitive to local need. While even these policies are not net neutral, meaning that they would reduce a developer’s profit margin, they are not prohibitively burdensome and are not expected to deter development.

Other approaches would net greater community benefits, but require additional tools beyond inclusionary zoning. The goal of this plan and many community members is to achieve affordability for a typical Lynn household with an income well below the conventional baseline inclusionary requirement of 80% of AMI. While providing Affordable Housing units at the lowest income levels (30% of AMI or less) is simply not feasible through any inclusionary policy (and instead should be pursued through means described elsewhere in this plan), there are mechanisms to advance this goal through a policy that requires affordability at 50-60% of AMI.

What follows are four approaches to inclusionary zoning, each with their own benefits and tradeoffs, for the City and community to consider as they work together to craft a policy that balances goals and strives to maximize public benefit in Lynn without dampening development.

- 1. Basic inclusionary zoning.** Many municipalities simply adopt a base level of inclusionary zoning without in-depth consideration of the local housing need or market. In these cases, developers are required to provide modest (and therefore less costly) public benefits. This means affordability targeted towards the higher end of the low-income spectrum (in the range of 80% of AMI), a relatively low affordable unit requirement (not more than 10% of units), and/or a payment in-lieu-of-units option (see below).
- 2. Alternatives to on-site inclusionary units.** Typically, MAPC recommends that inclusionary units be provided on-site to ensure equitable access to neighborhood opportunities and new high-quality housing and building amenities. However, the City could allow developers to satisfy inclusionary requirements through an in-lieu fee or off-site units. Methods for calculating in-lieu fees—as well as their ultimate impact on a

project's bottom line—vary substantially. While in most cases an in-lieu fee is less than the cost of developing a new Affordable Housing unit, the fees provide a funding stream dedicated to the creation of Affordable Housing and are preferable to no inclusionary policy at all. These funds should be earmarked for Affordable Housing production and preservation, and used by NDA or provided to non-profit developers.

An off-site unit option does not have the same positive integrating affects of on-site unit requirements, but can sometimes result in more Affordable Housing units being built. Developers often buy existing units or homes, update them, and apply a deed restriction. This can be less costly than integrating below-market-rate units in new construction multifamily projects, and may be appropriate for waterfront projects with high per-unit development costs. In this case, the City should ensure these units are created in neighborhoods where they're needed, such as those home to low-income Lynners or where displacement risk is higher.

3. **Amended underlying zoning.** As noted elsewhere in this plan, Lynn's relatively permissible regulatory environment means that the most common mechanisms to offset the cost of Affordable Housing unit production are far less valuable. With a few exceptions, development in Lynn is not generally limited by density, height, or parking requirements, so a density bonus, height increase, or parking reduction from current zoning doesn't mean much to developers. Furthermore, because the majority of development projects in Lynn are by right, the City does not have the option of requiring Affordable Housing as a condition of a Special Permit. A less permissive zoning ordinance would create the opportunity to offer greater incentives, which would in turn enable the City to require more Affordable Housing units or deeper affordability.

The City could also consider increasing allowable heights in Downtown for projects required to provide inclusionary units. A height increase of 2-3 stories above the current 10-story height limit would allow for a deeper level of affordability without City subsidy. However, because many developers may not be interested in the complexities that come with constructing taller buildings, other options should also be available.

4. **Resources for deeper affordability.** Absent the availability of regulatory cost offsets, the City should consider financial offsets through tax increment financing (TIF) or the Housing Development Incentive Program (HDIP).⁸⁹ The City could use these sources to support a deeper level of affordability (such as 50-60% of AMI) that aligns with local need. The City could also consider reduced permitting fees for projects that provide inclusionary units, though this alone would likely not be sufficient to achieve the desired depth of affordability.

Each of these approaches requires additional analysis to further understand the tradeoffs between affordability and development feasibility. The specific components of an inclusionary policy in Lynn will depend on how the City ultimately prioritizes creation of Affordable Housing relative to market-rate housing and income from new development. However, no matter the City's priorities, there is a set of inclusionary requirements that can be crafted to better meet housing need in Lynn. As a next step, the City should conduct a community process to define priorities, update financial modeling based on these priorities, and get feedback on the various tradeoffs described above before finalizing specific policy components.

⁸⁹ Requires a minimum of 80% market-rate units in new development; no more than 20% Affordable Housing units.

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

Supported Goals:



The infographic displays three goal icons: 'AFFORDABLE HOUSING' with a family icon, 'INTEGRATED NEIGHBORHOODS' with a multi-story building icon, and 'NEW DEVELOPMENT BENEFITS' with a hand holding a dollar sign icon. To the right, there are two horizontal bars: a green bar labeled 'Cost' and a blue bar labeled 'Impact'.

What is it?

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. Amending zoning rules could help make mixed-use development more common. *Select Precedents: Chelsea, Somerville, Revere.*

What can it do for Lynn?

Smart growth, mixed use development provides new housing that fits into the community context. New homes located on major corridors would support small businesses and community life, while minimizing impacts on existing infrastructure.

Intersection! With inclusionary zoning (Policy Action 1.A) in place, this rezoning will create greater opportunity for Affordable Housing production through mixed-income development at no cost to the City. The more areas zoned for multifamily and mixed-use development in Lynn, the more instances of triggering inclusionary zoning. To minimize displacement risk, rezoning should not be pursued until inclusionary zoning is in place and mechanisms to negotiate community benefits are strengthened (Enabling Action 1.D). Similarly, the City should act swiftly to implement those tenant protections (Priority Action 3.A, Priority Action 3.B, and Priority Action 3.C(1) and Follow-up Action 3.C(2)) that do not require Home Rule petition, though others may not be in place prior to rezoning due to the need for state approval (Follow-up Action 3.C(3) and Follow-up Action 5.A(3)).

Implementation

Housing Lynn's development opportunity analysis identified a handful of sites along major corridors that are one acre or larger in size. These sites are ideal for mid-density mixed-use development. Lynn also contains numerous parcels smaller than one acre where there is opportunity for mixed-use development. Working with architects and developers, Lynn can determine what changes to density, dimensional rules, and parking requirements would encourage more of this type of development at those locations. These changes then need to be drafted into a zoning amendment, and the City Council must adopt that amendment with a two-thirds majority.

Priority Action 1.C: Amend the zoning code to establish an Equity Impact Assessment as part of development review for new residential projects

Supported Goals:



AFFORDABLE HOUSING



INTEGRATED NEIGHBORHOODS



ANTI-DISPLACEMENT



NEW DEVELOPMENT BENEFITS

Cost: 

Impact: 

What is it?

Some local zoning ordinances include language establishing procedures to study the impacts of proposed development and language requiring developers to mitigate any negative impacts in exchange for project approval. This approach is modeled after the environmental impact statements required by the National Environmental Policy Act of 1969, which aim to provide understanding of the environmental effects of proposed policy decisions. For development decisions, typical impacts to be studied include transportation, the public realm, or the environment. More recently, some localities have begun to utilize Equity Impact Assessments (EIA) to also consider a development's potential impacts on different racial and ethnic groups, low-income households, or other protected or vulnerable classes. *Select Precedents: Under consideration in Boston.*

What can it do for Lynn?

The Lynn zoning ordinance doesn't currently contain any language regarding the study or mitigation of development impacts on any element of the community. An Equity Impact Assessment for proposed residential projects will facilitate greater understanding of how a development might perpetuate or address inequities in Lynn. An EIA should be incorporated into a formal development review process. It can be used to select proposals for City-owned land and to assess private residential development and inform negotiation of any changes to the project, community benefits, or mitigation efforts needed to ensure equitable outcomes. Mitigation might include building larger units for families, offering local preference to current Lynn residents for occupancy of Affordable Housing, including ground-floor retail for small local businesses, and ensuring equitable access to building amenities and utilities such as water and internet.

Implementation

Adopting an Equity Impact Assessment standard for residential development requires a two-thirds vote of the City Council. The Planning Department should develop a template form for developers to complete as part of their proposals, providing relevant information about projects and their anticipated impacts on equity in one place, and standard scoring criteria should be drafted with community input. An Equity Impact Community Oversight Board should be established, comprised of residents of Lynn representing the diversity of the city and appointed by the Mayor. This would resemble the Roxbury Strategic Master Plan Oversight Committee, charged with overseeing projects in that neighborhood of Boston. The Equity Impact Community Oversight Board would support the City Council in its assessment of equity impacts based on the scoring criteria, study the impacts of approved developments to ensure mitigation is commensurate, and recommend any needed changes to the Equity Impact Assessment.

HOUSING OPPORTUNITY + THE ECONOMY

There is an economic case for Affordable Housing at the state, regional, and local levels:

- Both market-rate and Affordable Housing development creates jobs, during construction and through new consumer spending once the homes are built and occupied
- Negotiations during development processes can ensure locals have priority for construction, property management and maintenance, or new retail or other service jobs
- Both market-rate and Affordable Housing development creates new city and state revenue through taxes on builders' profits, income taxes on construction workers, and fees associated with permitting and inspections
- Mixed-use development can create new ground-floor retail space for local businesses
- Affordable Housing means residents have more spending power to support local businesses
- Greater housing density brings more people to support local businesses, and density in walkable areas leads to increased foot traffic for local businesses
- Housing near jobs means reduced traffic and fewer negative environmental impacts that come with long commutes

Housing Lynn recommendations pave the way for the City to take advantage of these and other economic benefits of housing.

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



What is it?

In Lynn, many developments are allowed “by right” and “discretionary” special permit processes are handled by the City Council in nearly all cases. The City conducts a limited Site Plan Review, but it lacks public process or a mechanism to negotiate community benefits. Lynn can create more opportunities for public comment and negotiations, while ensuring reformed development approvals processes are not so burdensome as to limit production of housing accessible at all incomes. Potential reforms could include a formal notice and comment process for all projects and/or expanding Site Plan Review to include public input and allow the review to cover more topics.

What can it do for Lynn?

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. Consequently, there is limited opportunity for community input on development and no formal mechanism to negotiate community benefits. By reforming this process, 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.

Implementation

The City's new planning department (potentially with the assistance of an outside consultant) should conduct a targeted study of development approvals processes across the region and beyond. This process should entail discussion with City Council and other stakeholders (including the Planning Board, Zoning Board of Appeals, housing advocates, community members and organizations, small property owners, and market-rate and Affordable Housing developers in Lynn and across the region) about potential improvements to the system. Ultimately, planning staff should propose specific reforms, draft legislation that would codify those reforms, and advance that legislation. The City Council would need to adopt that legislation with a two-thirds majority for it to take effect.

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



What is it?

In many communities, the zoning code is designed to ensure new development provides concrete community benefits like Affordable Housing, new public open space or other public facilities, an agreement to employ staff from certain populations, or an agreement to pay a certain minimum wage. This can be achieved by allowing greater density, height, and other cost-saving development features only in exchange for these kinds of benefits. *Select Precedents: Boston, Cambridge, Somerville, Chelsea, Melrose*

What can it do for Lynn?

Like many cities, Lynn suffered waves of disinvestment in the mid- and late-20th century. To encourage new investment, the City set up zoning rules that are friendly to developers, such as allowing larger buildings and lower parking requirements. As the market changes and development is becoming more common in Lynn, the City can amend zoning so that these kinds of development incentives are accessible only when developers provide community benefits, rather than to all market-rate development.

Intersection! Amending the city's zoning to be less permissive will facilitate successful implementation of a stronger inclusionary zoning policy (Priority Action 1.A). To require more Affordable Housing units or deeper affordability of private developers, zoning must offer greater incentives to help offset the associated costs. If the zoning is overly permissive without requiring community benefits, there is no incentive to provide Affordable Housing.

Implementation


The City's planning department can draft zoning amendments that balance development-friendly policies with incentives for specific community benefits identified through community engagement. Proposed changes, such as to the development approvals processes and dimensional, parking, and other requirements, should be rooted in development finance. City Council would then pass that amendment with a two-thirds majority.

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:




INTEGRATED NEIGHBORHOODS



NEW DEVELOPMENT BENEFITS

Cost: 

Impact: 

What is it?

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. While this type of housing is appropriate for some people, its higher price tag limits who can live in those neighborhoods and whether current residents can stay there long term. Lynn can use targeted zoning changes to create more varied housing options, such as ADUs, townhomes, duplexes, cottages, and small multifamily buildings. *Select Precedents: Cambridge, Needham, Melrose, Newton*

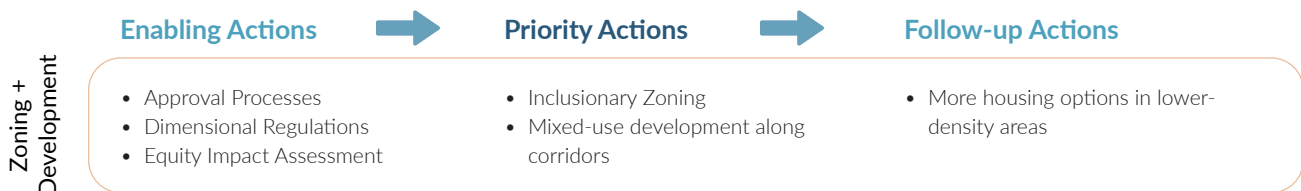
What can it do for Lynn?

Increasing the diversity of housing stock in an area expands access for different types of households. Smaller, relatively dense housing types are often more accessible to new families, seniors, households with modest incomes, people of color, people with disabilities, and others who are not well served by large single-family homes.

Implementation

Housing Lynn’s development opportunity analysis identified a handful of sites in low-density neighborhoods that can accommodate alternative housing types without disrupting the existing architectural character. Lynn would need to work with the community to determine what types of housing are desired in each area and craft targeted zoning amendments facilitating that type of development. Additionally, Lynn would need to study the viability of smaller infill options such as ADUs, determine the appropriate rules for them, and prepare zoning amendments reflecting those rules. The City Council would then need to pass those amendments with a two-thirds majority.

Figure 53: Strategy 1 Actions



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

**What is it?**

Tax incentives are a generic method of funding a public benefit that is provided by the private sector. Two incentive programs, Tax Increment Financing (TIF) and the Housing Development Incentive Program (HDIP), are available in Massachusetts for housing development. Under these programs, property owners pay reduced local property taxes for a specified period of time, which helps lower the cost of operating a building. Historically, tax incentives were used in disinvested communities like Lynn to attract reinvestment in market-rate real estate. Now, as subsidies for market-rate development become less necessary, those tax incentive programs can be used to help produce Affordable Housing at prices appropriate for current Lynn timers. The cost to developers to produce those units, particularly at deeper levels of affordability like 50% of AMI and below, is partially offset by the future savings on property taxes. While incentives limit the new tax revenue to cities stemming from redevelopment, the public gains the benefit of new Affordable Housing without having to provide up-front funding. *Select Precedents: Westwood.*

What can it do for Lynn?

This plan has the specific goal of creating more housing that is affordable to typical Lynn residents. While many Affordable Housing programs and inclusionary zoning rules require new housing to be affordable to households making 80% of AMI (more than \$90,000 for a family of four), Lynn's median income of \$53,500 is closer to 50% of AMI. This kind of housing is much more costly to produce, but can be achieved through greater subsidy, like tax incentives.

Intersection! Inclusionary zoning (Priority Action 1.A) typically yields units affordable to households at 80% of AMI without tax incentives. But financial modeling indicates that additional cost offsets beyond what zoning and permitting can provide (such as greater density or reduced permitting fees) are required for the policy to create housing that is affordable to current Lynn timers. HDIP can serve as an additional cost offset for developers to make greater depths of affordability financially feasible through inclusionary zoning or another approach.

Implementation

Lynn already has one tax incentive program it can use for Affordable Housing: The City adopted HDIP in 2015 to create an exemption on new real estate taxes stemming from redevelopment. To date, HDIP has been used to incentivize market-rate development, such as at the Vault apartments in Central Square. In summer 2020, the state Senate passed a bill that would require HDIP recipients to deed restrict a portion of their housing as affordable; it remains unclear whether this bill will pass both chambers.

Next Step: Going forward, the City can negotiate with developers seeking this incentive to provide Affordable Housing. If the City adopts inclusionary zoning, it could help developers provide deeper levels of affordability

than would otherwise be financially feasible by using HDIP. Implementing this action would put Lynn at the forefront of using tax policy to leverage affordability. The City could also explore the use of state Tax Increment Financing programs. Much like HDIP, these programs offer property tax exemptions on the value of new development.

Priority 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



INTEGRATED NEIGHBORHOODS



ANTI-DISPLACEMENT



NEW DEVELOPMENT BENEFITS

Cost: 

Impact: 

What is it?

Municipalities often own numerous parcels of land to conduct the business of government, such as land for municipal offices, schools, parking, infrastructure, public works facilities, and more. As circumstances change, they may no longer need a given parcel and may decide to “dispose” of it (either sell it, lease it, or give it away). While land can be disposed of to generate revenue by selling it to the highest bidder, it can also be used to create community benefits. Lynn should adopt a policy to prioritize Affordable Housing when disposing of public land, including opportunities for emergency, transitional, and supportive housing. Not every site will be ideal for residential uses, so there should be formal guidelines on how to assess opportunities. *Select Precedents: Chelsea.*

What can it do for Lynn?

Land prices are very high in the Greater Boston region due to the growing population and relatively strong economy (compared to other regions before the COVID-19 crisis). By prioritizing public land for Affordable Housing and offering it to Affordable Housing developers for a nominal fee, the City can reduce the cost of creating that housing and deepen the affordability of those units to make them more accessible to current Lynnians. Any project on public land should include a portion of units for households with incomes at or below 50% of AMI. Preference given to current Lynn residents for occupancy of new Affordable Housing on public land will help retain residents vulnerable to displacement.

Intersection! Not all public land will be used for Affordable Housing or exclusively for this purpose. Some proposals may be for mixed-income or mixed-use development, and some sites may not be suitable for residential development at all. An Equity Impact Assessment (Priority Action 1.C) will be useful in these instances to assess whether proposals advance or impede equity goals and what mitigation is needed in the latter case.

Implementation

The mayor could adopt this policy independently or the City Council could adopt a law that requires this prioritization, regardless of who is mayor. The City is not the only public landowner, however, so other agencies holding land will need to adopt the policy independently.

Next Step: The City is currently considering select sites for Affordable Housing, but should study its current land assets more systematically to identify any parcels that are not likely to be used for government operations in the short or medium term. If that land is suitable for housing, Lynn should dispose of it for Affordable Housing through processes beginning with requests for interest (RFI) or requests for proposals (RFP).

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

Supported Goals:



AFFORDABLE HOUSING
INTEGRATED NEIGHBORHOODS
ANTI-DISPLACEMENT
NEW DEVELOPMENT BENEFITS

Cost: [Green bar]

Impact: [Blue bar]

What is it?

A housing and land acquisition program is a dedicated, ongoing investment in public land holdings. Right now, the City takes control of land on an as-needed basis and uses it for various purposes. This type of program makes the acquisition of land an explicit policy priority, and commits resources to it. While a housing acquisition program purchases existing housing and converts it to deed-restricted Affordable Housing, a land acquisition program purchases land and disposes of it to produce new Affordable Housing. Overall, this program helps reduce development costs so more of this kind of housing can be created. *Select Precedents: Boston, Cambridge, Carlisle, Sudbury, New York City*

What can it do for Lynn?

When combined with a public land for Affordable Housing policy (recommended earlier), a housing and land acquisition program creates new opportunities to produce Affordable Housing. **Intersection! Funds received through an inclusionary development policy (Priority Action 1.A) can support this program.**

Implementation

This program would require significant capital spending, so it could only be deployed as resources become available. Funds the City already has through federal programs should be considered for this purpose when not prioritized for preservation of existing Affordable Housing (recommended below). LHAND or an Affordable Housing Trust Fund (recommended below) could acquire suitable housing and land.

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
INTEGRATED NEIGHBORHOODS
NEW DEVELOPMENT BENEFITS

Cost: [Green bar]

Impact: [Blue bar]

What is it?

An Affordable Housing Trust Fund (AHTF) is a locally controlled quasi-public nonprofit that supports Affordable Housing production. These organizations receive funds or land earmarked for Affordable Housing, hold them for as long as needed, and spend the funds or dispose of the land to support Affordable Housing development. The funds are controlled by a board of housing experts who are typically appointed by the Mayor and approved by the City Council. Importantly, an AHTF does not raise new funds, but provides a place to store funds raised through other methods like federal programs (e.g., funding from the HOME program), a local Inclusionary Development Program (e.g., payments-in-lieu-of-units) (recommended earlier), and General Fund appropriations. *Select Precedents: Chelsea, Quincy, Cambridge, Somerville, Brookline*

What can it do for Lynn?

Keeping Affordable Housing funding separate ensures that money will be available and efficiently accessible when opportunities arise. Otherwise, the funds would need to be appropriated in the budget every year, which puts the funding at risk as the City’s or LHAND’s fiscal outlook changes. Putting the money in an AHTF protects the funds from being used elsewhere, provides certainty for other funders contributing to efforts, and allows the funds to be used when needed.

Intersection! An AHTF would make the funding needed to support a housing and land acquisition program (Follow-up Action 2.B(2)) readily accessible and available. It can also receive payments made in lieu of units via inclusionary zoning.

Implementation

The City Council needs a simple majority vote to adopt the AHTF, and the Attorney General of Massachusetts must approve it. Next, a board of trustees would be established and given specific powers, such as accepting and receiving property or money, purchasing and retaining property, selling and leasing property, managing or improving property, or various accounting and fund administration capabilities. Using this plan’s vision and recommendations as a guide, the board would create an action plan and corresponding budget.

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



INTEGRATED NEIGHBORHOODS



NEW DEVELOPMENT BENEFITS

Cost: 

Impact: 

What is it?

Today, nonprofit housing developers produce most deeply Affordable Housing in the US and are the experts when it comes to development of units for very-low- and extremely-low-income households. These developers specialize in assembling multiple public subsidies, obtaining debt, building homes, screening residents for income eligibility, and operating housing. Some of these nonprofits work regionally or nationally, while others (called Community Development Corporations) work in a specific city or neighborhood. They apply for federal Section 8 and/or state MRVP project-based vouchers to produce units for households at or below 30% of AMI. But these units, and 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 and vouchers can close the budget gap to ensure new Affordable Housing is truly affordable to Lynners. *Select Precedents: Revere, Chelsea, Cambridge, Somerville*

What can it do for Lynn?

In Lynn, the nonprofit Neighborhood Development Associates (NDA), in coordination with LHAND, produces most of the city’s new Affordable Housing, including at Washington Street, Walnut Street, 33 Central, St. Jean’s, the Brickyard, and numerous small scattered site developments. The City and LHAND can leverage their own capacity by also working with independent nonprofits. These entities can benefit from public land and local funding, such as through HOME and the Community Development Block Grant (CDBG) program, which make their applications for state and federal funding—including vouchers to reach households with incomes at or below 30% of AMI—more competitive. In exchange, the City should ensure these developers include units for very-low- and extremely-low-income households in their projects. In addition, projects resulting from these

partnerships should give preference to current Lynn residents for occupancy of the new Affordable Housing units to help retain those vulnerable to displacement.

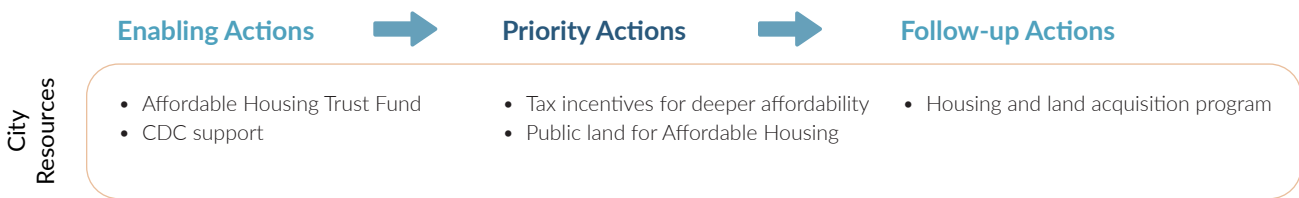
Intersection! Working with CDCs can be aided by a policy to use city-owned land for Affordable Housing (Priority Action 2.B(1)). These opportunities provide both a mechanism to build relationships with CDCs, through Requests for Interest or Proposals (RFIs and RRP), and to support their work, which requires significant public resources in the form of subsidy or land and typically entails narrower returns on investment than private developers require.

Nearby communities like Salem, Revere, and Chelsea have produced significant Affordable Housing through nonprofit developers like the Neighborhood Developers, North Shore Community Development Corporation, and Harborlight Community Partners, which seek out their own development opportunities and secure more sources of outside funding.

Implementation

The City would build relationships with community development corporations by issuing requests for proposals with Affordable Housing requirements, disposing of land to them, and providing local funding like Community Development Block Grants (CDBG) so CDCs can acquire state matching funds for Affordable Housing development.

Figure 54: Strategy 2 Actions




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



INTEGRATED NEIGHBORHOODS



REPRESENTATIVE GOVERNANCE

Cost:

Impact:

What is it?

An Office of Housing Stability (OHS) is a division of local government dedicated to preventing housing precarity and involuntary displacement of community members, particularly due to changes in the housing market. An OHS can educate landlords and tenants on their rights and responsibilities, monitor rental and eviction activity, advocate for tenants facing eviction, mediate disputes, enforce tenant protection policies, and work to rehouse housing-insecure residents. *Select Precedents: Boston, Somerville*

What can it do for Lynn?

An OHS can help the City monitor and enforce its current policies, and it would help to implement new tenant protection policies (recommended below). An OHS would also be able to coordinate a response to displacement, overcrowding, and homelessness in Lynn across public agencies.

Implementation

Creating an OHS first involves creating a new City department or mayoral office through legislation or executive order, respectively. The more important and difficult step is funding at least one new full-time-equivalent employee (FTE). To support this staff person, a volunteer taskforce appointed by the mayor should be established.

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: 

What is it?

Rental registration requirements are rules that ensure all rental properties are known to the City so that rules for building safety and landlord practices can be better enforced. Landlords must register their property periodically (typically every year) and submit to regular inspections by City staff. The City can deny landlords their registration if the building is not up to code, and problem landlords can be monitored for closer scrutiny. 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. *Select Precedents: Boston*

What can it do for Lynn?

Building safety and bad landlord practices are a major concern among the Lynn community. Rental registration requirements and the related inspections give the City more tools to address problem properties, disincentivize bad landlord practices, and address problems as they arise.

Intersection! An OHS (Priority Action 3.A) can help ensure the rental registration requirement is enforced through the lens of ensuring renters have safe, secure housing, in addition to the lens of improving the quality of the housing itself. An OHS can help ensure tenants know their rights and connect them with resources they may need if their homes undergo improvements. Increasing staff diversity and cultural sensitivity (Enabling Action 4.B(2)) will also increase the likelihood that the registration requirement is deployed to protect tenants as well as improve housing.

Implementation

Lynn’s City Council passed a bill requiring rental registration and inspections in September 2020. The Inspectional Services Department (ISD) will implement these new requirements, with inspections carried out every five years. The program will publish an annual report. **Next Steps: The annual report should be made available and accessible to the public. In the absence of an OHS, ISD should work with planning staff or LHAND to ensure tenants know their rights and options so property improvements do not result in displacement.**

Moving forward, the City Council should amend the rental registration requirements as needed to maximize the program's effectiveness. The frequency of inspections will likely need to be increased as resources and staff capacity allow. If the City establishes an OHS, that office should work closely with ISD to maintain the rental registration and ensure identification of problem properties do not result in displacement.

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



What is it?

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 them, enforcement is not carried out at the local level. This type of policy enables the City to be more directly involved in anti-harassment enforcement. *Select Precedents: New York City*

What can it do for Lynn?

With an anti-harassment policy in place, Lynn could better protect tenants' rights, increase housing stability, address overcrowding, and reduce homelessness. The City could give notice to landlords and tenants of their rights, process complaints, and issue tickets against landlords who commit harassment. Data from enforcement could also help the City track problem landlords, inform the receivership process, and potentially impact rental registration.

Implementation

Through community engagement, Lynn would identify specific forms of tenant harassment to prohibit under local law. The City would then create enforcement mechanisms, potentially including fines and impacts on other processes like rental registration. The City Council would then adopt the anti-harassment policy and the enforcement mechanisms. Finally, the City would have to budget staff time to enforce the policy, whether through the Inspectional Services Department or an OHS (recommended earlier).

LYNN ORGANIZATIONS WORKING TO SUPPORT RENTERS

Several local nonprofit organizations already working with and aiding tenants in need will continue to provide legal advocacy, education, and organizing in the absence of strong government enforcement of tenants rights. These organizations include Northeast Legal Aid (NELA), its subsidiary Northeast Justice Center (NJC), and Lynn United for Change. These organizations have tested models for enforcing tenant rights and intimate knowledge of the private housing market.

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



BUILDING SAFETY

Cost: 

Impact: 

What is it?

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. Certain rent increases are illegal, and all rent increases must be agreed to, but some landlords choose not to serve notice strategically, accelerating evictions to “reposition” the building for higher rents. A local notice of rent increase rule prevents landlords from engaging in this behavior.

Meanwhile, the state already requires a notice of sale for apartments being converted to condominiums, where tenants must be given at least a year’s notice and at least two-years if tenants are low-income, elderly, or have a disability. No similar policy exists for the sale of apartment buildings to new landlords. A local notice of sale requirement would close this loophole. *Select Precedents: Massachusetts Condo Conversion law, Seattle, Portland OR*

What can it do for Lynn?

Rent increases and the sale of buildings often lead to evictions, overcrowding, or homelessness, particularly when they occur with no notice to the tenant. Local requirements with uniform rules for when a tenant must be notified of a rent increase or sale provide greater certainty—helping landlords to operate their building without breaking the law, and ensuring tenants don’t experience a dramatic and sudden rise in rents or a no-fault eviction under a new landlord. In this way, notices create housing stability, giving tenants time to plan for changes in their housing costs and tenure.


Because Lynn is such a diverse community, the policy should require notice be provided in the multiple languages spoken in the city. The policy should also entail clear consequences for landlords who fail to comply. The policy could require landlords to report rent increases or intention to sell to the City and/or community-based organizations working in partnership with the City. Enforcement of the policy will require significant capacity.


Implementation


Lynn would determine rules for notice of rent increase and notice of sale requirements to maximize certainty for tenants without imposing unreasonable restrictions on property owners acting in good faith. The City Council would adopt these notification rules. Lynn would budget staff time (ideally within a new OHS, recommended above) to enforce these rules.

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

Supported Goals:



Cost: 

Impact: 

What is it?

Just Cause Eviction requirements state that evictions can only be carried out for breaches of 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 to landlords who own above a certain number of units. *Select Precedents: New Hampshire, Rhode Island, Oakland, Philadelphia, Seattle*

What can it do for Lynn?

Just Cause Eviction requirements provide certainty to tenants who would otherwise face housing instability through no fault of their own. This could mitigate displacement risk, overcrowding, and homelessness.

Implementation

Creating Just Cause Eviction rules in Lynn requires the City Council to request Home Rule from the state legislature. If Home Rule were granted, the City Council would vote again, this time to adopt Just Cause Eviction into local law. Just Cause Eviction rules would be enforced by the Housing Court, with the City educating landlords and tenants on the new rules.

Figure 55: Strategy 3 Actions



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 processes related to housing

Supported Goals:





Cost: 

Impact: 

What is it?

The City of Lynn and other public bodies should increase transparency in a number of ways, including 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 publishing information that is accessible to people with disabilities. These good government practices are largely changes in day-to-day operations of government, rather than fundamentally restructuring institutions. *Select Precedents: Boston, Everett*

What can it do for Lynn?

Government decision-making is most representative of the community’s will when the public is informed and can actively communicate its needs. When government is not transparent, some people still have the personal networks, resources, and free time to become involved, but most people will not be able to overcome barriers to access. This skews development, policymaking, and housing programming toward a narrow set of interests.

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.


Implementation

While these changes can seem trivial, there are often real technological and funding barriers to implementation. Lynn would first assess which changes can be implemented under current constraints and proceed accordingly. The City should then look for funding (whether from the state or private foundations) to further improve its capability to increase transparency.

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:



REPRESENTATIVE GOVERNANCE

Cost:

Impact:

What is it?

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 are typically conducted as in-person sessions and facilitated by outside specialists. *Select Precedents: Boston, Springfield, Providence.*

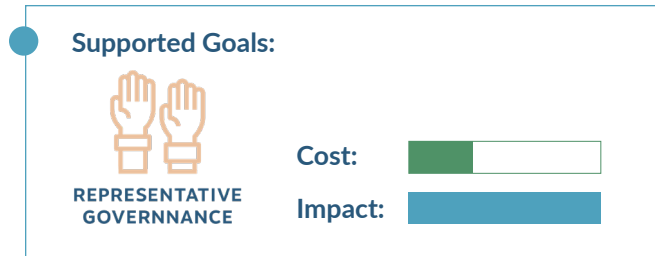
What can it do for Lynn?

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. While some Lynn staff have undergone equity and cultural competency training already, trainings should be expanded to include all City of Lynn staff, elected officials, board and commission members, and staff at other public agencies like LHAND and EDIC.

Implementation

Lynn would budget for periodic trainings, including the cost for outside facilitators and accounting for staff time spent in trainings. The Mayor's Office should coordinate periodic trainings of City staff and boards, and work with leadership at non-City public agencies to ensure their staff are trained.

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



What is it?

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. A public commitment should include the collection of data on the diversity of current municipal staff and board/committee/commission members, which should be shared online with the public. 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. While the City may not make hiring decisions that violate equal opportunity principles, it should ensure job search processes are equitable. *Select Precedents: Boston, Cambridge*

What can it do for Lynn?

The backgrounds of decision-makers and the staff who implement policy affect policy outcomes. Currently, data indicates Lynn's government is not representative of the community. While 38% of the city is White, people of color comprise 62% of residents: 39% is Latinx, 12% is Black, 8% is Asian, 1% is Native or Indigenous, 2% is multiracial, and 1% is categorized as other.⁹⁰ In addition to racial and ethnic representation, renters and public housing residents should be represented. More than half of Lynners rent (56%) and Lynn Housing & Neighborhood Development manages nearly 850 units and administers nearly 2,500 vouchers, and many more eligible Lynners are on the long wait list.⁹¹ Greater representation among municipal staff and public officials may create outcomes in housing and development that are more aligned with community needs.

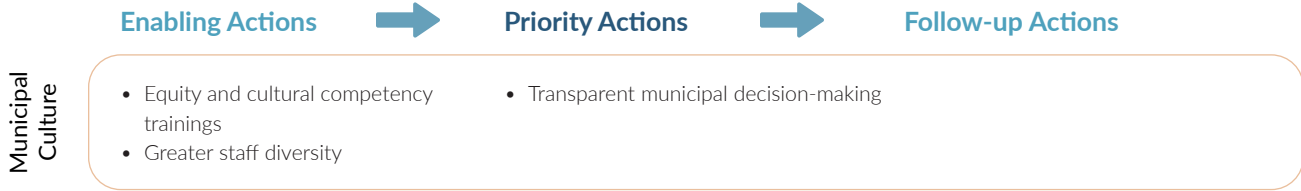
Implementation

Lynn would draft a reasonable plan for data collection, reporting, diversification processes, and targets. The Mayor's Office should spearhead this effort. **Next Step: The City is working with MAPC to develop a Racial Equity Municipal Action Plan, which can include recommendations for how to diversify city government and ensure leaders and staff have the cultural knowledge to make informed decisions about meeting housing need.**

⁹⁰ American Community Survey, 2013-17 5-year estimates

⁹¹ American Community Survey, 2013-17 5-year estimates, and LHAND data

Figure 56: Strategy 4 Actions



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:

What is it?

Affordable Housing is usually protected by restrictions on the deed, which are often in place for at least 30 years. If those restrictions aren't renewed, low-income residents are at risk of eviction and displacement. Currently, if a building owner decides to sell, the state has the right to purchase it. But the state does not have that right if the owner keeps the building and converts the units to market-rate housing. A municipal right to purchase closes that loophole by allowing local government to purchase any Affordable Housing with expiring restrictions, regardless of whether it is on the market. *Select Precedents: Massachusetts expiring use right of first refusal*

What can it do for Lynn?

In recent years, LHAND and the City have been able to preserve Affordable Housing units with expiring deed restrictions through negotiation and funding. However, landlords are not required to negotiate. As the market changes, owners may be more inclined to convert the buildings to market-rate housing. A municipal right to purchase can help prevent that, mitigating displacement risk and housing instability. **Intersection! A municipal right to purchase must be coupled with funding for those purchases in order to be effective. An AHTF (Enabling Action 2.C) can be a useful tool for collecting and spending funds on these purchases.**

Implementation

Securing a municipal right to purchase requires the City Council to request Home Rule from the state legislature. If the legislature grants Home Rule, the City Council would vote again, adopting the right to purchase into local law. The right to purchase only gives the City the option to purchase Affordable Housing with expiring deed-restrictions. So local or state funding for any purchase would need to be identified and allocated to make the purchase.

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

Supported Goals:





Cost:

Impact:

What is it?

Receivership is a code enforcement tool to address problem properties that are a threat to public health and safety. Typically, receivership is pursued by a municipality in conjunction with the Massachusetts Attorney General’s Office (AGO). Through the AGO’s Neighborhood Renewal Program (formerly called the Abandoned Housing Initiative), the AGO and local government staff identify problem properties and track down 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, if the owner cannot reimburse the receiver, the receiver can take ownership of the property. *Select Precedents: Medford, Worcester, Haverhill, New Bedford*

What can it do for Lynn?

While receivership is primarily a code enforcement tool, Lynn could work to appoint receivers who agree to dedicate received properties for Affordable Housing if the property owner does not act to recover their properties from receivership.

Implementation

Lynn would commit staff time at LHAND and the Law Department to work with the AGO through its Neighborhood Renewal Program. The City would also dedicate staff time to coordinate with area nonprofits who can raise the money needed to act as a receiver and would then operate the property as Affordable Housing.

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

Supported Goals:



The infographic displays four elements: 'AFFORDABLE HOUSING' with an icon of two stylized figures, 'ANTI-DISPLACEMENT' with a key icon, 'Cost' with a green progress bar, and 'Impact' with a blue progress bar.

What is it?

A tenant right of first refusal (ROFR) requires landlords to alert tenants that their 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. The ROFR typically lasts 90 days so that tenants can search for financing and/or housing partners. *Select Precedents: Massachusetts Condo Conversion law*

What can it do for Lynn?

Many Lynn renters do not live in deed-restricted Affordable Housing, but rather unrestricted, unsubsidized housing rented on the open market. When that housing is sold, many tenants face rent increases and/or potential evictions. This is especially true when rental housing is being “repositioned” to cater to higher-income households. A tenant ROFR can prevent the destabilization that often leads to overcrowding and homelessness, while still providing building owners with fair market value for their property. In Lynn, because so many renters are also low income, 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 even converting units to deed-restricted Affordable Housing.

Implementation

Securing this right for Lynn’s tenants requires the City Council to request Home Rule from the state legislature. This request would need to specify the conditions under which the ROFR can be activated, how long tenants have to make an offer, and whether the right can be assigned to a nonprofit. If the legislature grants Home Rule, the City Council would vote again to adopt the tenant ROFR into local law. The City (potentially through an OHS, recommended earlier) would need to publicize the new right. Tenants would then have to activate this right themselves.

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

Supported Goals:

Cost:

Impact:

What is it?

This policy prioritizes funding for the preservation of existing housing assets. Lynn receives federal funding, including funding from the HOME program and Community Development Block Grants (CDBG), that can be used to address housing and other needs. Currently these funds are used for a variety of purposes, including Affordable Housing development, housing development for “neighborhood stabilization,” homelessness services, and community development unrelated to housing. More of these funding sources should be used for housing, including the preservation of deed-restricted Affordable Housing and conversion of inexpensive unrestricted housing to Affordable Housing. *Select Precedents: Boston, Cambridge*

What can it do for Lynn?

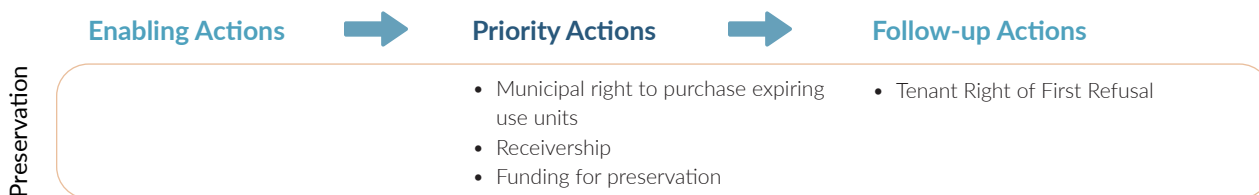
Prioritizing funds in this way can help existing residents of deed-restricted Affordable Housing and inexpensive market-rate housing avoid displacement due to expiring deed restrictions or changes in the market. This would also help prevent evictions, overcrowding, and homelessness. Preference given to current Lynn residents for occupancy of preserved units that become vacant or new units will help retain those vulnerable to displacement.

Intersection! Prioritizing funding for these purposes would provide the resources needed for the City and nonprofits to act on rights to purchase (Priority Action 5.A(1)) and rights of first refusal (Follow-up Action 5.A(3)).

Implementation

The Mayor’s Office, collaborating with LHAND and the Community Development Department, would create guidance and rubrics for the future use of federal funds for housing. Moving forward, that guidance would also apply to new funding sources, such as payments-in-lieu-of-units received through inclusionary zoning (recommended earlier) and others that would be put into an Affordable Housing Trust Fund (recommended earlier).

Figure 57: Strategy 5 Actions





Affordable Housing Production Target

Housing Lynn sets a numerical target for future housing production. As a Housing Production Plan, this is a state requirement. For municipalities that have not yet reached the state goal of 10% of housing stock on the Subsidized Housing Inventory (SHI), the production target would typically be the number of units needed to hit 10%. This target reflects a calculation based on housing supply: the number of SHI-eligible housing units divided by total housing units. But it has nothing to do with meeting local or regional housing need, market context, or development opportunities. Nevertheless, hitting this target means a municipality has “Safe Harbor” from 40B development, as described earlier in this document. With 12.06% of its housing stock (4,307 out of 35,701 units) on the SHI, Lynn has Safe Harbor and is not in danger of losing it by falling below 10% in the coming years.

Despite being above 10% on the SHI, the need for Affordable Housing is far from met, as this plan shows. There are an estimated 19,840 low-income households currently living in Lynn, or 62% of total households. Meanwhile, there are 4,307 SHI-eligible homes for them. That means there is fewer than one home for every four eligible households. So it’s not surprising that there are 12,550 low-income households in Lynn who are cost burdened (63%), meaning they spend more on housing than they can afford. This is likely due to insufficient Affordable Housing leading them to occupy higher-cost market-rate units. To ensure there were one unit for every household that needs it, an additional 15,533 Affordable Housing units would have to be produced.⁹²

Not only is there need for more Affordable Housing, but there’s need for deeply affordable homes. As this plan shows, many Lynn households are not just low income by the federal definition—80% of AMI or below, or an income of no more than \$86,650 for a family of three—many are very-low and extremely-low income. 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).⁹³

Despite this significant unmet need for deeply Affordable Housing, the reality of Affordable Housing production and operation today means it 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 a 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.

⁹² Comprehensive Housing Affordability Strategy data, 2012-2016 5-year estimates; DHCD Subsidized Housing Inventory, November 2017

⁹³ Comprehensive Housing Affordability Strategy data, 2012-2016 5-year estimates

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 5% 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 in Lynn. The City will make every effort to support production of units for households with incomes at or below 30% of AMI given current resources, including its supply of Section 8 project-based vouchers, and forthcoming opportunities. For any new Affordable Housing, units will meet the needs of a range of household types, including families in need of multiple bedrooms, seniors, and others.

To ensure progress is made towards this goal, the City will undertake an annual review of market-rate and Affordable Housing development, as well as progress on implementation of plan recommendations, and revision of the Affordable Housing production target as needed based on changing circumstances.

CITY COMMITMENTS TO AFFORDABLE HOUSING PRODUCTION

1. **The City will guide new development to yield deed-restricted Affordable Housing for a range of household types 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
2. **The City will undertake an annual review of residential development and this plan’s other goals and implementation actions**
3. **The City will revise the Affordable Housing target as needed based on changes in housing need, resources, and other factors**

This target means the city is not only maintaining a ratio of 12.06% on the SHI, but is increasing the rate of Affordable Housing with each new development. A target set as a percent of new development also means the City will continue to support further Affordable Housing production regardless of number of units created.

To estimate the number of units that could result from a 15% target over the next five years, past permitting trends and the development pipeline were considered. The City anticipates private and public sector activity to result in the development of 2,000 to 3,500 new residential units in the next 5 years, yielding between 300 and 525 new Affordable Housing units. As this plan shows, there are many potential sites suitable for the mixed-income and Affordable Housing development that will help the City hit the 15% target.

Progress towards the 15% target will be made by both private and public sector activity. Per the actions recommended by this plan, a new inclusionary zoning policy would ensure a minimum number of units in each new development over a certain scale would be deed-restricted Affordable Housing. Meanwhile, appropriate city-owned land, tax incentives, and local funding will also be dedicated to Affordable Housing production. The following plan recommendations, described in detail in the preceding section of this document, will facilitate progress towards the target and sub-target.

Table 10: 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(1): 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 tax incentives 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 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 and vouchers</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. LHAND's project-based Section 8 vouchers can also help close the gap on deeply Affordable Housing like this. Local preference can be used in combination with local funds to ensure Lynners are prioritized for Affordable Housing units.</p>



Appendix

CONTEXT COMMUNITY SELECTION METHODOLOGY

To understand the meaning of a given Lynn data point within the regional context, this plan uses “context communities.” Context communities were selected with assistance from the City using a point system to compare and contrast Lynn and nearby municipalities. The MAPC project team pulled data on 53 variables for 13 communities in Massachusetts in addition to Lynn that were anecdotally known to have similar demographics and face similar housing challenges, either now or in the recent past. The project team then chose 22 of the most important data variables, and established a range including Lynn’s metric for each. If a municipality’s value was within that range of similarity, it received one point. A “perfect score,” indicating each variable is within range, would be 22. Municipalities receiving less than eight points were no longer considered potential context communities. Of the remaining municipalities, the planning team then selected six that would serve as useful context for the plan, prioritizing those that were nearby, potentially familiar to the general public, and the most similar in the quantitative process. The below table includes data on how each context community scored in this selection process.

Data supporting context community identification are from the following sources: American Community Survey, 2013-17 5-year estimates; US Decennial Census, 2000 and 2010; MAPC MetroFuture Regional Growth Projections; Mass DOE, School Profiles; DHCD Subsidized Housing Inventory, November 2017; CEDAC Expiring Use Database; CHAS 2011-2015; The Warren Group; MAPC Rental Listings Database; MBTA.

Lynn Context Communities for Housing Need & Demand

Variable	Range	Lynn	Brockton	Everett	Framingham	Quincy	Revere	Salem
Population (2017)	80k to 110k	90,329	1	0	0	1	0	0
Population Increase 2000-2017	2% to 7.5%	6%	0	0	1	0	0	1
Projected Population 2030	80k to 115k	99,187	1	0	0	1	0	0
Projected Population Growth 2030	5% to 15%	10%	1	0	0	1	0	1
% Change in School District Enrollment 2010-11 to 2016-17	10% to 21%	15%	0	1	0	0	1	0

% Non-Hispanic White alone	35% to 55%	38%	1	1	0	0	1	0
Percent of 3+ unit Structures	40% or more	44%	1	1	0	1	0	1
% Subsidized Housing Inventory	10% to 13%	12%	1	0	1	0	0	1
Total Subsidized Housing Units	2.5k to 5k	4,435	1	0	1	1	0	0
Total Subsidized Units with Expiring Use Restrictions (2022)	130 or more	711	1	1	1	0	0	1
Subsidized Units with Expiring Use Restrictions as % of SHI Units	10% to 16%	16%	1	1	1	0	0	0
Total Households	20k to 40k	32,981	1	0	1	1	1	0
Total Renter-occupied Households	10k to 22k	18,311	1	0	1	1	1	0
% of Households with Renter-occupied Tenure	45% to 60%	56%	0	1	1	1	1	1
Low-income-Households (below 80% AMI)	16K to 25K	19,815	1	0	0	1	0	0
% of Low-Income Households	55% or more	61%	1	1	0	0	1	0
Cost-burdened Low-income Households	10k to 15k	12,700	1	0	0	1	0	0
% of Cost-burdened Low-income Households	60% to 68%	64%	0	0	1	1	1	1
Median Single-Family Sales Price	\$240k to 345k	\$315,000	1	0	0	0	0	0
Median 2-bedroom Rent	\$1.7k to \$2.1k	\$1,905	1	1	0	0	0	1
Median Household Income	\$50k to \$60k	\$53,513	1	1	0	0	1	0
MBTA Commuter Rail or Express Bus	Yes	Yes	1	1	1	1	1	1
		Score	18	10	10	12	9	9

MAPC SUBMARKET METHODOLOGY

In 2020, as part of the regional plan update, MAPC undertook a study to develop a regional housing submarket typology for Greater Boston. To accomplish this goal, we produced a novel dataset incorporating building stock, housing market, and neighborhood environment information from the US Census Bureau, the Warren Group real estate and mortgage database, and the US Department of Housing & Urban Development (HUD). We then compared two well-studied clustering techniques – latent profile analysis (LPA) and k-medoids – in order to cluster census tracts throughout the region into housing submarket types. Ultimately, we identified seven housing submarkets that are distinct enough from one another to signify significant differences in micro-level housing market characteristics.

The data for this study were drawn from four sources: the US Census Bureau’s American Community Survey (ACS) 5-year estimates from 2013-2017, the 2000 US Decennial Census, the Warren Group real estate and mortgage database, and HUD. Data were collected for the 706 census tracts within the 101 municipalities comprising the MAPC region and standardized to 2010 census tract boundaries using Brown University’s Longitudinal Tract Data Base (LTDB). After removing census tracts with missing data, no population, or zero housing units, 681 census tracts remained and were included in the final analyses.

Housing market demographics, contract rent, and housing density were collected from both the 2000 US Decennial Census and ACS 2013-2017 5-year sample estimates; these variables were used to describe current conditions (ACS data) or a change in conditions from the year 2000. Household income, vacancy rates, and housing characteristics (e.g., housing stock age) were drawn from ACS 2013-2017 data. The share of subsidized housing units in a given tract were calculated using data from HUD. Median home value and housing sales characteristics (e.g., the percent of residential sales purchased by a business) were drawn from property data collected by The Warren Group.

This study tested several different Latent Profile Analysis (LPA) models. LPA is a statistical classification technique that sorts individuals into unobserved, or “latent,” classes based on observed continuous variables. LPA is a useful procedure for describing relatively homogeneous subgroups within a larger heterogeneous population.⁸⁴ Each LPA model is distinguished by the number of clusters assessed and the parameterization of the variance-covariance matrix. Starting with a one-class model and adding a latent class to each successive model, we estimated solutions for up to nine classes. All models were estimated with R version 3.5.0 software; R packages “mclust” version 5.4.3 and “tidyLPA” version 1.0.2 were used to conduct the analysis. We then substantially reduced the number of possible profile solutions using model fit criteria and substantive considerations from internal stakeholders knowledgeable about regional housing dynamics. Ultimately, we chose the 7-class LPA solution with a class-invariant, diagonal variance-covariance matrix structure as the best LPA model.⁸⁵

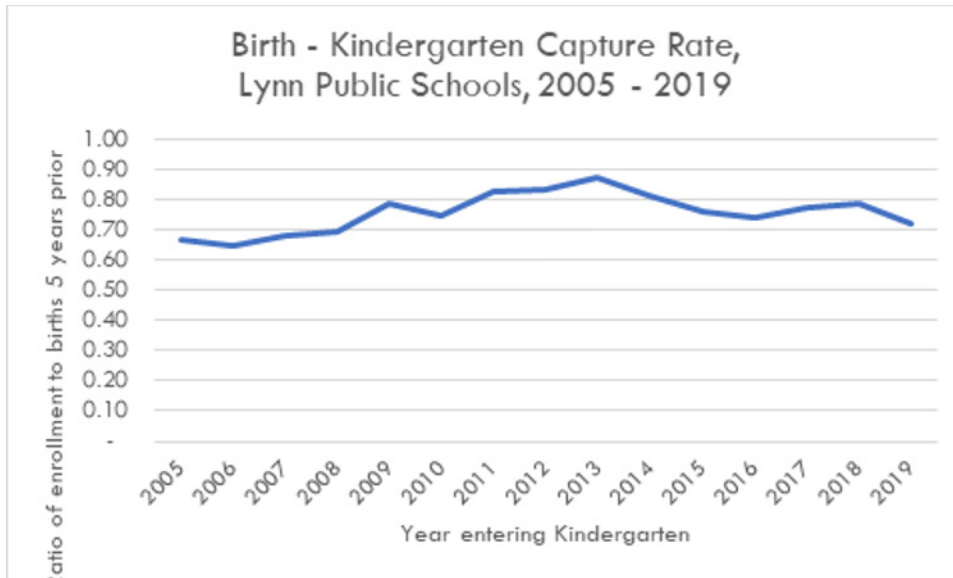
This research is forthcoming from MAPC. Questions can be directed to Jessie Partridge Guerrero, Research Manager, at jpartridge@mapc.org.

⁸⁴ Masyn, K. E. (2013). Latent class analysis and finite mixture modeling. In T. D. Little (Ed.), *Oxford library of psychology. The Oxford handbook of quantitative methods: Statistical analysis* (pp. 551-611). New York, NY, US: Oxford University Press.

⁸⁵ Variances for a given variable do not vary across classes, and covariances are assumed to be 0.

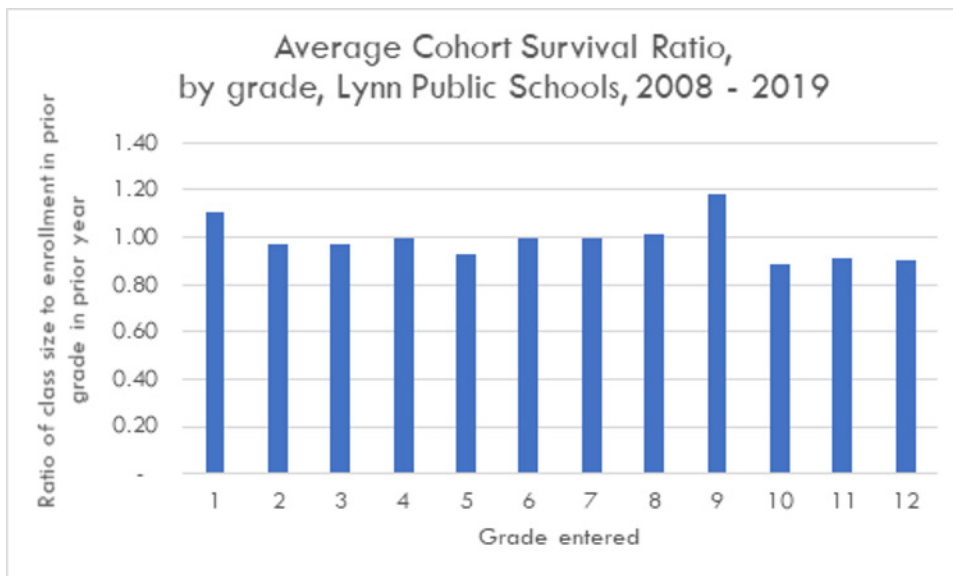
SCHOOL ENROLLMENT METHODOLOGY

To understand how many babies born in Lynn went on to kindergarten, this analysis calculates the ratio of kindergarten enrollment to births five years later for all children born between 2000 and 2014 (kindergarten years 2005-2019). Over the entire period in Lynn, the ratio is less than 1.0, meaning that kindergarten enrollment is less than the number of births 5 years prior. The average is 0.76. The chart below shows that the ratio increased steadily for school years 2006-2013 (students born 2001-2008), but has been declining since that time.



Source: MA DPH, DESE, MAPC Analysis

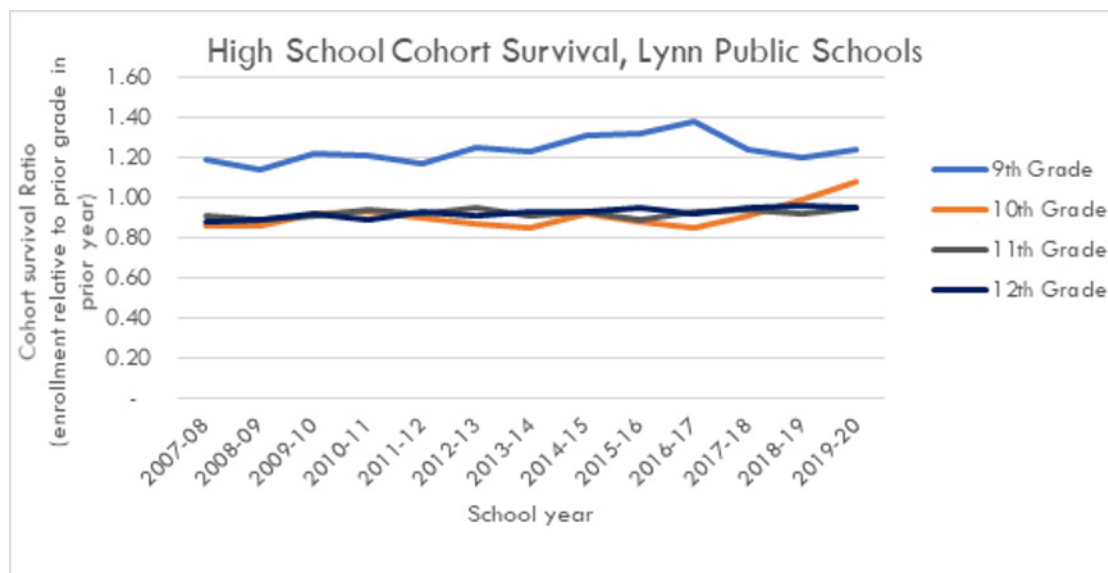
To understand how many students continue from kindergarten to first grade, 1st grade to 2nd grade, and so forth in Lynn, this analysis considers the ratio of enrollment in any given grade to enrollment in the prior grade in the prior year. This is called the cohort survival ratio. Ratios less than one mean that there is a net loss of students from one grade to the next, and greater than one mean that there is a net gain of students from one grade to the next.



Source: DESE, MAPC Analysis

Cohort survival rates are not static, however, and changes in these rates can result in higher or lower enrollment than would have occurred if the rates stayed the same. In the case of Lynn Public Schools, cohort survival rates for grades one through eight have not demonstrated any appreciable trend since 2008, with five-year averages varying by only one or two percent.

As noted in this report, the district sees a net influx of students entering 9th grade, and losses of 7-9% at each of the next 3 grade transitions. These cohort survival rates for grades 9 to 12 are higher in more recent years. On net, the district is attracting more rising 9th graders and retaining more of each cohort at grade transitions than it was 10 years ago. From 2007 to 2019, the 5-year average increased by 6% for 9th grade, with a peak of nearly 1.40 in 2016, then began to decline. Conversely, the 10th grade has seen increasing cohort survival since 2016 and experienced a net influx of students in 2019. The upper two grades have shown little fluctuation over the past decade, though do show steady increases in the 5-year average for both 11th grade and 12th grade.

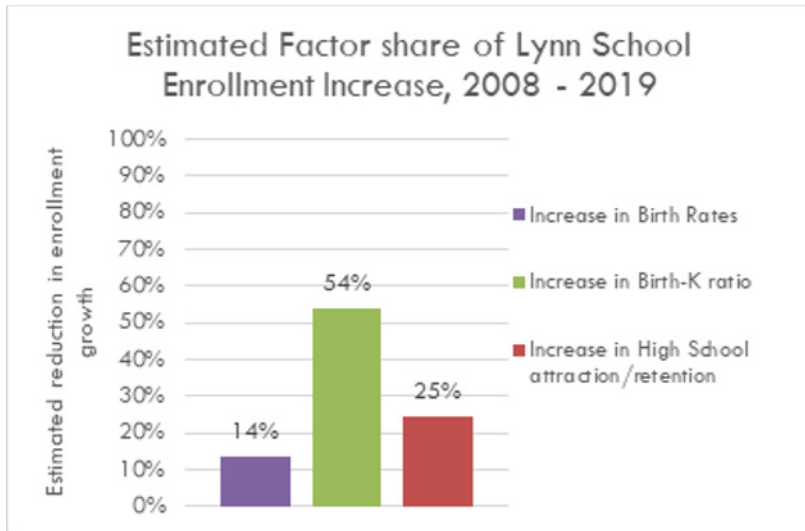


Source: DESE, MAPC Analysis

This analysis assesses the three factors contributing to the district's enrollment increases since 2008 (an increase in resident births, an increase in birth-kindergarten survival, and increases in high school cohort survival) by creating an enrollment model using actual birth and cohort survival rates to reproduce the enrollment for the years 2008 through 2019. The model was used to explore the following scenarios:

1. What if residents births never exceeded what they were in 2002? (1,450 births/year)
2. What if the birth-kindergarten rate did not exceed the level of 2008? (0.70)
3. What if the cohort survival rate for each high school grade did not exceed the average from 2008-2011? (1.19 for 9th grade, 0.89-0.91 for upper grades)

Each of these three assumptions were applied independently and tested to determine how the observed enrollment increase of 2,700 students changed. Each assumption resulted in lower enrollment in 2014, but changes in the birth-to-kindergarten rate had the biggest impact: If it hadn't increased after 2008, enrollment would have grown by only 1,250, and enrollment would have been nearly 1,500 less than actual. Roughly speaking, the birth-to-kindergarten rate was responsible for about 54% of the observed enrollment change of 2,700 students. We call this the "factor share" of enrollment increase. The other two factors had smaller but substantial impacts: the high school survival rate change accounted for about 25% of the change, and birth rates about 14%.



Source: MAPC Analysis

This analysis indicates the biggest factor in the enrollment increases since 2008 is that, on net, more children born in Lynn are signing up for kindergarten five years later. To be clear, the district is still not a magnet for preschoolers—25% of babies born in Lynn move away or choose other schools—but the net loss of children before kindergarten is on the decline. Of course, these trends are constantly changing; the B-K rate has been declining since 2013, while survival for 10-12th grades is on the rise.

ITEMIZED PRIOR & ONGOING PLANNING PROCESSES

Downtown Lynn Vision Plan (2014)

From 2011 to 2014, MAPC conducted a vision planning process for a large portion of Downtown Lynn. Through public engagement and data analysis, the project developed a community vision and a series of recommendations to achieve that vision. Recommendations touched on numerous issues, such as housing, infrastructure, business development, municipal planning operations, zoning reform, and ongoing community engagement. Many recommendations have direct or indirect impacts on housing:

- Designate residential uses as-of-right under careful conditions
- Incorporate residential reuse of commercial buildings into base zoning (rather than an overlay)
- Revise parking requirements
- Reduce the role of special permits generally, and special permits granted through the City Council specifically
- Consider adopting a 40R Smart Growth Overlay District
- Partner with CDCs to create more mixed-income housing
- Centralize planning functions and appoint a planning director

The City has implemented some of these recommendations already. MAPC developed recommendations for the Mayor's Office to build a planning function, and the City hired a principal planner in March 2020 and then an assistant planner in November. Both positions are funded in part by the Economic Development & Industrial Corporation of Lynn (EDIC), as well as private foundation and other funding. These are three-year positions, but the City is currently identifying ways to fund a more permanent planning department. The City also adopted several of these zoning changes.

Notably, also working with MAPC, the City pursued adoption of a 40R Smart Growth Overlay Districts (SGOD) for the Waterfront and Downtown in 2018. Per state requirements, a 40R SGOD is a district zoned for by-right higher-density mixed-use and multifamily development with at least 20% Affordable Housing at 80% of AMI. Localities receive financial incentives from the Commonwealth in exchange for adopting the 40R SGOD based on the number of potential future units and again when units are actually permitted (\$3,000 per unit).

Unfortunately, because the City had recently amended zoning for the same general areas as was proposed for the 40R, and density allowed under the new zoning exceeded the 40R requirements, these areas were no longer eligible. Instead, the City and MAPC undertook this Housing Lynn planning process.

Lynn Economic Development Strategy (2015)

Lynn's EDIC commissioned consultant RKG Associates to produce an economic development strategy, both citywide and in specific "Economic Opportunity Zones" (EOZs). The plan's citywide recommendations did not discuss housing explicitly, but numerous recommendations discussed zoning and development. The plan recommended overall streamlining of zoning and development permitting processes, as well as targeted public investments. Several EOZ-specific recommendations did touch on housing and mixed-use development, including adding more housing in Downtown, Lynnway, Lower Broadway, and Rt. 129 EOZs.

Lynn High Housing Development Incentive Program HD Zone Plan (2015)

The City of Lynn worked with MAPC to apply for the Commonwealth's Housing Development Incentive Program and to establish a Housing Development Zone in the city's Downtown and Waterfront areas. The Housing Development zone provides market-rate housing developments access to a local real estate tax exemption on the property tax increment, as well as access to state tax credits on rehabilitation expenses. The zone explicitly targets market-rate development for the city's lowest-income neighborhoods, in part to promote neighborhood stabilization and economic development (in addition to residential development and housing stock diversity). The HD zone plan followed several significant zoning reforms in Lynn's Central Business District, including allowable use and density changes to promote development and active street life. The state approved Lynn's application, and the redevelopments in the HD zones are eligible for the HDIP incentives.

Lynn Downtown Action Strategy (2016)

Downtown Lynn is a former MassDevelopment Transformative Development Initiative (TDI) district. Working with MassDevelopment, and consultants Interface Studio and Nelson\Nygaard, the City drafted the Lynn Downtown Action Strategy, a plan to bring more street activity to a 5-block-by-5-block node around the Lynn MBTA station. The plan largely focused on public art, wayfinding and other signage, programming, complete streets and walkability improvements, improved parks and plazas, and infill development. The infill development strategy catalogued opportunity sites, and suggested mixed-use, commercial, and residential developments for them.

Community Health Needs Assessment (2016)

Nextshift Collaborative, a planning consultancy, published a Community Health Needs Assessment (CHNA) for Lynn in 2016. Healthcare workers' union 1199-SEIU commissioned the study, which addressed the broad health needs of the community in the context of North Shore Medical Center (NSMC) consolidating services and closing Union Hospital. The CHNA studied housing from the perspective of housing safety, Affordable Housing availability, housing insecurity, and homelessness.

The study noted the unsafe living conditions and overcrowding in many rental housing units that accept Section 8 or similar vouchers, and recommended increased safety monitoring and enforcement. It also recommended expanding availability of rental assistance programs for low-income residents. To ensure the stability of Affordable Housing stock, the CHNA recommended that city and state elected officials develop a comprehensive strategy to promote deed-restricted Affordable Housing, including “workforce” housing units, and suggested 1199-SEIU could use its pension fund to invest in Affordable Housing. To fight homelessness, the study recommended increased financial and political support for Lynn Continuum of Care, scaling up a strategy that eradicated veterans’ homelessness in Lynn. The CHNA also recommended consideration of a “Housing First” model of service delivery, dedicating Community Benefits resources from NSMC to this end, and leveraging Housing Innovation Fund dollars with community partnerships.

Lynn Housing Study (2016)

In 2016, LHAND commissioned RKG Associates, a consulting firm, to conduct a study of Lynn’s housing market, both citywide and in identified submarkets. This study was an update to a similar study RKG conducted in 2003. The study analyzed local and regional demographic change and related changes to housing demand, existing housing supply and development trends, and policy recommendations for Lynn to encourage new housing development and support low-income communities.

Some of the plan’s notable recommendations include establishing a planning department led by an urban planner, rewriting Lynn’s zoning for consistency and comprehension, reduced reliance on the City Council as the City’s Special Permit Granting Authority, allowing higher residential densities in the Downtown, having the City acquire and resell homes with income and price restrictions (akin to a community land trust), establishing inclusionary zoning, greater collaboration with community development corporations in delivering deed-restricted Affordable Housing, allowing tiny house development, and financially supporting market-rate housing development through land assembly and low-interest loans.

Union Hospital Study (2018)

In 2019, Partners HealthCare closed Lynn’s Union Hospital as part of its consolidation of North Shore Medical Center. The closing of Lynn’s only hospital was contentious in the community. Partners is now building a “medical village,” offering outpatient and medical professional services on a quarter of the Union Hospital site, and it plans to sell the site’s remainder. In 2018, the City of Lynn worked with MAPC to conduct a community process and site study to plan for the hospital’s future. The plan proposes that Lynn create new base zoning for a Medical Village district at the site. That proposed district (which is divided into two subdistricts) would allow for senior housing at various densities, assisted living, and general office, medical village, and open space uses. The proposed zoning also includes dimensional requirements complementary to the site’s context. As of 2020, the site was purchased by David Solimine, a local funeral homeowner and single-family home developer. He is partnering with Two Life Communities on concept plans for senior living on the front parcel, including 150 units with supportive services, and about 28 single-family homes at the rear near Lynn Woods. More than 50% of units would be affordable, with up to 70% restricted for local residents.

Waterfront Planning (2018-2019)

In 2018 and 2019, Lynn conducted three simultaneous efforts to update existing and interconnected plans for Lynn’s Waterfront. Design and planning consultant Utile, Inc., led the updates to the Waterfront Master Plan and Municipal Harbor Plan on behalf of EDIC. Meanwhile, landscape architects and planners Brown, Richardson + Rowe updated the Waterfront Open Space Master Plan for the City of Lynn, working with the Executive Office of Energy and Environmental Affairs and the Department of Conservation and Recreation, two state-level agencies.

The plans were developed through discussions at several public meetings and conversations with relevant landowners and state officials overseeing the regulatory context for the plans.

The Waterfront Master Plan includes recommendations for housing to be developed within the waterfront study area. The plan calls for residential and mixed-use development on the east side of the Lynnway, flanking either side of the Waterfront's "industrial core." Notably, Affordable Housing was not a component of the Waterfront planning processes due to the prioritization of other community benefits. While the City Council and Planning Board adopted the plan in September 2019, they have not yet adopted zoning amendments associated with the plan.

Former Marshall School Site Study (2019)

MAPC recently conducted a study of the former site of Marshall Middle School. The study assessed market conditions and various redevelopment scenarios, including commercial, residential, and public open space uses, and it looked at the viability of Affordable Housing as a component of the redevelopment. The study assessed current zoning and potential alternatives based on similar projects in Lynn and nearby. The process included public vetting of potential zoning alternatives, as well as financial analysis and conversations with developers to ensure ultimate viability. The City released a Request for Information (RFI) followed by a Request for Proposals (RFP) for mixed-income senior housing (80% market-rate and 20% Affordable Housing). Two respondents, East Boston Community Development Corporation and B'nai B'rith Housing, proposed 100% Affordable Housing and offered less than the School Committee was expecting for the property. Neither offer was accepted.

Northern Strand Zoning Study (Ongoing)

Commissioned by EDIC, MAPC is currently studying a potential zoning overlay for land adjacent to the Northern Strand Community Trail. In 2018, the Commonwealth committed \$1.5 million to extend the trail into Lynn and to the Waterfront. This zoning study includes public engagement and land use analysis to develop land use goals along the trail and the surrounding Saugus River neighborhood. The focus has been on mixed-use development. The project team will review existing zoning and draft zoning revisions that will help advance study goals.

Creative Placemaking (Ongoing)

Downtown Lynn has been an official state Cultural District since 2012, and Downtown Lynn's visibility as a cultural destination has only grown through installation of public art, such as the Beyond Walls murals and "Ghosts of Lynn." Building on this, MAPC is currently conducting a creative placemaking plan for Lynn. The plan will include an overall creative placemaking strategy, analysis, and recommendations based in part on public workshops and other engagement.

INCLUSIONARY ZONING TESTING METHODOLOGY

To test the market implications of various inclusionary zoning scenarios, MAPC utilized a financial feasibility model. This model is based on a pro forma analysis that is typically used by a developer to understand whether a real estate project is financially feasible. A development pro forma takes into account dozens of project-specific real estate development variables to arrive at a projected level of profitability. As each of these variables change – for example, as construction costs decrease or interest rates increase – profitability goes up or down. If profitability falls below a certain level, the project is considered infeasible.

Our model considers development costs (including land acquisition, construction, and soft costs like legal and permitting fees), financing, and operating costs for projects varying by number of units, unit size and bedroom mix, parking, and other features.

An important part of financial modeling involves market research to ensure that the model's inputs reflect Lynn's local development conditions. At the time of this writing, MAPC interviewed five development professionals, including developers active in Lynn, lenders, and attorneys. Discussion of Lynn's local development conditions, along with information from industry real estate database CoStar, informed the model inputs.

To understand how different inclusionary requirements might impact development feasibility, MAPC developed baseline scenarios for rental development projects of varying sizes with no inclusionary zoning. From there, we explored the ways that different iterations of an inclusionary policy (for example, number of affordable units required, level of affordability required, or cost offsets available) might impact the project's bottom line. The following are some inclusionary zoning elements tested by the model:

Inclusionary Requirements

- Set-aside of Affordable Housing (% of total project units)
- Depth of affordability (% AMI)
- Fractional payment
- Differences in size or finishes between market-rate and Affordable Housing units

Cost Offsets

- Permitting fee
- Density bonus
- Parking reduction

Our goal was to understand the tradeoffs involved in the different aspects of an inclusionary policy, which the City and community can use to make informed decisions about how these different aspects should be prioritized. This analysis should serve as the foundation for discussion with the community about inclusionary zoning priorities and development feasibility in order to draft the policy and proceed with adoption.

OTHER HOUSING ACTIONS FOR CONSIDERATION

To develop recommendations for Housing Lynn, the project began by assembling a list of ideas based on housing need, community input, and best practices. Final recommendations were taken from this list, based on additional factors, such as likely cost, anticipated impact, and implementation feasibility over the five-year lifespan of this plan. Recommendations are highly tailored to Lynn's unique context and current circumstances.

Nevertheless, other actions from the long list are still worth consideration, especially as circumstances change in Lynn, such as City resources and staff capacity. For that reason, those actions that were removed from the initial list are provided here, along with a brief description of each. These actions are organized by the original housing strategies developed for this plan, which do not coincide with the final strategies in the recommendations section of this document. Several of these additional actions do not respond to the most urgent housing needs compared to this plan's recommendations, and several are not feasible to proceed with now. However, City leadership and staff and community members can refer to this list in negotiating how to more comprehensively meet housing needs as opportunities arise.

Strategy 1: Use the City's Zoning Ordinance to facilitate development of varied housing at a range of price points

1. **Stricter accessibility requirements for new development.** Beyond what is required by the Americans with Disabilities Act, the City can ensure greater accessibility in new developments by requiring more units to follow universal design standards and requiring developments to address more accessibility concerns in

their vicinity. Though housing for those with disabilities and seniors was not a primary focus of this plan or of community input, there was some interest from select participants in this planning process.

2. **Zoning recodification.** Without changing the aims of current zoning, recodification of the zoning code can bring it up to date, improve organization, and make it easier to interpret and understand. There have been significant changes to Lynn's zoning in recent years, but the code does not reflect all of them. Recodification of the zoning code would bring clarity and legibility to the rules, better ensuring developers can navigate and comply with them.
3. **Chapter 40R.** MGL Chapter 40R encourages localities to zone for by-right dense mixed-income residential or mixed-use development near transit stations, in areas of concentrated development, or in other highly suitable locations. Municipalities receive state payments upon adoption of the zoning, when development occurs within the district, and to cover the cost of educating any school-age children who move into the district (through MGL Chapter 40S). Following a 2014 Downtown Lynn Vision Plan that recommended a 40R district, the City partnered with MAPC to develop this zoning for the Downtown and Waterfront. Analysis found that recent rezoning allowed for by-right density that exceeded the 40R requirements so the areas were not eligible for the state program. However, the City should consider other potentially eligible locations and work with a technical assistance provider to prepare the zoning for state approval.

Strategy 2: Use City resources, including public land and funding, to meet Affordable Housing need and provide public benefits

1. **Establish a Small Landlord Rental Rehab Assistance Fund.** This is a municipal fund providing financial assistance for residential property rehabilitation and improvement to qualifying landlords who agree to rent to income-eligible tenants. Its purpose is to improve older housing stock without spurring cost increases by incentivizing landlords to rent at below-market rents to lower-income households. This action responds to the building safety and maintenance challenges raised through the Housing Lynn process, as well as concerns about rising housing costs and displacement, but it also requires significant funding to have a meaningful impact.
2. **Adopt tenant placement preferences.** This local policy, sometimes known as Right to Return, prioritizes individuals who have experienced displacement and those vulnerable to displacement when selecting applications for subsidized housing units. Typically, preference policies are applied to a portion of rather than all new Affordable Housing units.

Strategy 3: Increase efforts to foster a welcoming and diverse municipal culture that represents the community of Lynn

1. **Utilize Community Benefits Agreements.** These are agreements between a developer and a coalition of community groups that establish public benefits provided by the developer in exchange for the coalition's support of the project. The City often facilitates and supports this arrangement, but otherwise has no direct role. CBAs require strong community organizations to initiate the process and negotiate outcomes. Several groups in Lynn can likely play this role.
2. **Use Racial Equity Impact Assessments (REIA).** These assessments are systematic examinations of how different racial and ethnic groups will likely be affected by a proposed action or decision used to minimize unanticipated adverse consequences. Housing Lynn recommends a similar approach be used when assessing proposals for and disposing of public land, but REIAs could be used for all new development and policy decisions.
3. **Establish a municipal Racial Equity Taskforce.** The Mayor can appoint a staff person in his office committed to increasing representation in Lynn. In November 2020, Mayor McGee asked the City Council for a budget increase to support various initiatives, including the creation of a new staff person:

A diversity, equity, and inclusion officer focused on increasing diversity in city government, particularly in terms of hiring practices. If approved, this staff person could work with community groups to recruit volunteers who reflect the city's diversity for various boards, committees, and other entities.

4. **Create equitable development principles and scorecard.** Working with community groups, the Lynn planning department would develop and adopt principles to guide equitable development. Staff to the City Council would assess proposals based on these principles and share their scores. Only highly rated proposals should benefit from City support and resources.

Strategy 4: Offer incentives to encourage developing and renting housing that's affordable to Lynners

1. **Waive fees for Affordable Housing developments.** The City can reduce or eliminate permitting fees for Affordable Housing to make it more financially feasible. According to developers in Lynn, permitting fees are rather high. While reducing or eliminating them won't make a project feasible or infeasible, it can help, particularly when margins are tight as they are in Affordable Housing projects.
2. **Adopt a Good Landlord Program.** A municipal program offering tax incentives and training for landlords who agree to rent to low-income households at affordable rents, households with vouchers, or the formerly homeless. The City would establish a certification program for these landlords and their properties. This is one approach to expand housing opportunities for low-income households without relying on City funds, and it can simultaneously address housing discrimination concerns.
3. **Offer tax abatement for naturally-occurring affordable rental housing.** This approach provides a real estate property tax abatement on unsubsidized rental properties whose owners rent units at affordable rates to income-qualifying households. This is one action to expand housing opportunities for low-income households without relying on City funds.

Strategy 5: Increase the City's capacity to meet housing need by pursuing appropriate funds, creating planning documents, and hiring staff

1. **Develop a Master Plan.** The new Planning Department can develop or work with a consultant to develop a master plan for the city that considers housing, economic development, natural and cultural resources, public facilities and services, transportation, and other elements within a comprehensive framework. Master Plans can help balance different community priorities for the future, while offering more holistic analysis of development constraints.
2. **Adopt CPA.** The Community Preservation Act (CPA) is a local option surcharge on real property that can be spent on Affordable Housing, Historic Preservation, and Open Space development. The surcharge is not more than 3%, and low-income and low-to-moderate-income senior property owners are exempt, as is the first \$100,000 of taxable value of residential real estate. CPA is a major source of funding for housing activities in Massachusetts, especially in response to COVID-19. There is a state match for a portion of local revenue raised through CPA.
3. **Support the establishment of a community land trust.** A community land trust (CLT) retains permanent ownership of its land; homebuyers purchase only the building, resulting in a lower purchase price. CLT homes are often sold with deed restrictions requiring that they be sold back to the CLT or to low-income households at affordable prices, though homeowners can often retain some appreciation on the home. CLTs typically need funding help from public or philanthropic sources to purchase land. Local governments often help establish CLTs through land donation and/or technical and financial assistance.
4. **Develop a Fair Housing Plan.** The new planning department or LHAND can work with a consultant to develop a Fair Housing Plan. These plans help municipalities identify meaningful actions to overcome historic patterns of segregation, address significant disparities in housing needs and in access to opportunity, promote fair housing choice, foster inclusive communities that are free from discrimination, and maintain compliance with civil rights and fair housing laws.

5. **Hire a Housing Planner.** Many larger cities have staff people with specialized housing expertise within the planning department. The Mayor's office could create the position of housing planner to work alongside the planning director and advocate for implementation of this plan and other housing priorities. An additional full-time employee will require an increase in the municipal budget or alternative funding sources.

Strategy 6: Preserve the existing housing supply, particularly rental housing and deed-restricted Affordable Housing

1. **Adopt an anti-speculation tax.** This is a tax on homes that are bought, renovated, and sold within a short time frame (typically up to 24 months). The purpose of this tax is to deter speculation and property flipping, common in lower-income neighborhoods with intensifying housing markets. In order to deter flipping and encourage long-term investment, taxes are initially set at a higher rate and gradually decline as the length of property ownership increases. Transfer taxes are often set low enough to maintain real estate activity and contain exemptions (potentially for subsidized Affordable Housing developments or transfers among long-term owner-occupants) to ensure that the policy's impact is limited to investors.
2. **Adopt a condo conversion policy.** This policy regulates condominium conversion more strongly than the statewide law, including specifying the percentage of units in any building that may be converted within a calendar year and extending the required timeframe for notice to tenants. In increasingly strong housing markets, naturally-occurring affordable rental housing can be lost when units are converted to homeownership. Not only does homeownership require greater resources than renting, but units are typically improved during conversion, resulting in higher-end housing.
3. **Adopt a vacancy tax.** This is a tax on property owners with vacant or under-utilized residential properties intended to motivate renting of these properties. Both weak and strong markets can have housing vacancies. In the latter case, it's often due to owners using housing for investment rather than shelter. Cities in this situation can use taxes to incentivize owners to put these units back on the market.

Strategy 7: Adopt policies that protect the rights of Lynn renters as the market becomes stronger

1. **Establish a Certificate of No Harassment Program.** This is a municipal requirement that building owners must not have harassed tenants before to be granted a building permit for major alterations or new development. This program requires municipal staff to enforce, including contacting tenants to determine whether they've been harassed.
2. **Share information on Fair Housing screening processes.** A City department (such as the OHS recommended in this plan) or staff person provides information to private landlords about screening tenants in accordance with Fair Housing laws. The City can also encourage centralized screening through an existing online service that can also save tenants from paying multiple application fees and allow them to verify the information collected about them. This is especially helpful in a competitive rental market where tenants often have to apply for multiple apartments, incurring fees for individual application screenings.
3. **Provide funding for tenant legal aid.** The City can provide funding for free legal services for tenants in eviction proceedings, potentially in combination with a Right to Counsel policy. A tenant legal aid fund can be financed through a variety of sources: dedicated municipal revenue, fines and fees, federal Community Development Block Grant funding, and grants from private foundations or charities. Municipalities or foundations administer the fund. Legal aid providers apply for funding from the fund and provide legal services to tenants at risk of eviction. Many municipalities have not set up a formal fund, but dedicate funding from their budget and contract with non-profit legal service providers. This would be particularly effective if the wave of evictions due to COVID-19 anticipated by experts comes to pass.

4. **Establish a tenant organizing program.** This is a City program that supports tenant organizing activities in multifamily buildings occupied by low- or moderate-income tenants. The Community Economic Development Assistance Corporation (CEDAC), a public-private community development finance institution, funds and administers one such program on behalf of the City of Boston. Funding awards can be modest, but effective in supporting tenants of units with expiring affordability deed restrictions or where there is otherwise a risk of displacement.
5. **Adopt a Tenant Right to Counsel policy.** This guarantees legal representation to tenants facing eviction. The right can be limited to individuals below a certain income threshold, such as 200% of the poverty line, as it is in New York City. Delivering on right to counsel can take different forms in different places, but largely consists of increasing funding for legal aid organizations. This is not a common practice, but there is increasing interest in large US cities.

HUD INCOME LIMITS & AFFORDABLE HOUSING COSTS

The Area Median Income (AMI) is set by the US Department of Housing & Urban Development (HUD) as the midpoint of a Fair Market Region's income distribution, meaning half of households in a region earn more than the median and half earn less. Lynn is located in the Boston-Cambridge-Quincy, MA-NH, HUD Metro Fair Market Rent (FMR) Area, which covers municipalities in Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties in Massachusetts and Rockingham County in New Hampshire. The AMI, sometimes referred to as the Median Family Income (MFI), for this FMR is \$119,000.

HUD defines and calculates different levels of AMI for geographic areas and different household sizes, including extremely-low income (30% of AMI), very-low income (50% of AMI), and low income (80% of AMI). These levels help to identify income-eligible households for various HUD and other housing programs, including MGL Chapter 40B, by determining income limits and housing affordability thresholds. Most housing programs require affordability at 80% of AMI. The below table indicates income limits by household size.

FY 2020 HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH, FMR

Household Size	Extremely Low Income 30% AMI	Very Low Income 50% AMI	Low Income 80% AMI
1	\$26,850	\$44,800	\$67,400
2	\$30,700	\$51,200	\$77,000
3	\$34,550	\$57,600	\$86,650
4	\$38,350	\$63,950	\$96,250
5	\$41,450	\$69,100	\$103,950
6	\$44,500	\$74,200	\$111,650
7	\$47,600	\$79,300	\$119,350
8	\$50,650	\$84,450	\$127,050

Source: US Department of Housing & Urban Development

More information on these calculations can be found here: <https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn>.

Maximum Affordable Housing costs for households at different income levels vary somewhat by program, but housing affordability is generally agreed upon to be no more than 30% of a household's income. For rental housing, this is a relatively straightforward calculation: multiply income by 0.30 and divide by 12 to get the maximum affordable monthly rent.

Maximum Affordable Housing Rents* by Income for the Boston-Cambridge-Quincy, MA-NH, FMR

Household Size	Extremely Low Income 30% AMI	Very Low Income 50% AMI	Low Income 80% AMI
1	\$671	\$1,120	\$1,685
2	\$768	\$1,280	\$1,925
3	\$864	\$1,440	\$2,166
4	\$959	\$1,599	\$2,406
5	\$1,036	\$1,728	\$2,599
6	\$1,113	\$1,855	\$2,791
7	\$1,190	\$1,983	\$2,984
8	\$1,266	\$2,111	\$3,176

*Including utilities, calculated as (income * 30%)/12

These maximum affordable rents can be compared to the HUD-calculated FMR for this area. FMRs for a given unit size are generally significantly higher than what is affordable to a low-income household of comparable size, even at the high end of the low-income spectrum (80% of AMI), particularly for larger units and households.

FY 2020 Fair Market Rents by Unit Bedrooms

Efficiency	\$1,715
One Bedroom	\$1,900
Two Bedroom	\$2,311
Three Bedroom	\$2,880
Four Bedroom	\$3,131

Source: US Department of Housing & Urban Development

Calculating homeownership affordability is more complicated because monthly housing costs include multiple variables, such as down payment and mortgage interest rates. For the purposes of this plan, affordable purchase prices are based on a down payment of 10%, a 30-year fixed-rate mortgage with a 4% interest rate, homeowner insurance at a flat rate of \$1,000 a year, a private mortgage insurance (PMI) factor of 0.0075, and a residential property tax rate of 1.35% in the City of Lynn. Because the Lynn average household size was 2.84 in 2017, according to ACS 5-year estimates, household size was set at three people for the purposes of determining incomes levels for affordable homeownership.

Maximum Affordable Purchase Price* by Income

Extremely Low Income 30% AMI	Very Low Income 50% AMI	Low Income 80% AMI
\$130,000	\$230,000	\$350,000

*Based on the income of a three-person household

LYNN SUBSIDIZED HOUSING INVENTORY

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lynn

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1705	Curwin Circle	92 Curwin Circle	Rental	277	Perp	No	HUD
1706	M Henry Wall Plaza	95 Tremont St.	Rental	176	Perp	No	HUD
1707	Caggiano Plaza	174 South Common St.	Rental	105	Perp	No	DHCD
1708	Essex/Tilton	Essex-Tilton Sts	Rental	47	Perp	No	DHCD
1709	Mary McGee House	37 Green Street	Rental	50	Perp	No	DHCD
1710	Meadow Court	174 South Common St.	Rental	85	Perp	No	DHCD
1711	Olive St.	6 Olive St.	Rental	24	Perp	No	DHCD
1712	Woodman Street	Woodman St	Rental	40	Perp	No	DHCD
1713	n/a	39 Shepard St/Warren St	Rental	16	Perp	No	DHCD
1714	n/a	Scattered sites	Rental	29	Perp	No	DHCD
1715	n/a	72 Neptune Street	Rental	6	Perp	No	DHCD
1716	104 South Common	104 South Common St	Rental	7	2021*	No	HUD
1723	Chestnut Gardens Apts	196-216 Chestnut St./301 Essex St	Rental	65	2027*	No	HUD
1724	Cobbett Hill	498 Essex Street	Rental	117	2031*	No	DHCD

MassHousing

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lynn

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1724	Cobbett Hill	498 Essex Street	Rental	117	2031*	No	DHCD
							DHCD
1727	Broad St Apts	103-109 Broad St.	Rental	60	2033*	No	HUD
1728	Fabens Building	312-332 Union Street	Rental	37	2031*	No	MassHousing
1729	St. Mary's Plaza	30 Pleasant St.	Rental	99	2023	No	HUD
1731	Harbor Loft Apartments	7 Liberty Sq; 678 Washington St	Rental	358	2032*	No	HUD
							MassHousing
1732	King's Lynne	Garfield Ave/ O'Callaghan Way	Rental	441	2021*	No	DHCD
							MassHousing
1733	Kings Beach Tower	130 Eastern Avenue	Rental	183	2036*	No	MassHousing
1734	Leisure Towers	10 Farrar St	Rental	181	2029	No	HUD
							MassHousing
1735	Louis Barett House	147 Washington St/ Whittier St/Hanover St	Rental	145	2091	No	MassHousing
							DHCD
1736	Marian Gardens	Blossom & Neptune St (18 Anderson Ln)	Rental	93	2038*	No	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lynn

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1738	Neptune Towers	Neptune Boulevard	Rental	334	2034	No	HUD
1739	New Rockmere Gardens	32 Commercial St.	Rental	12	2035*	No	HUD
1742	Ocean Shores	50 Lynnway	Rental	202	2031*	No	MassHousing
1743	Olympia Square	429 West Washington St.	Rental	44	2032*	No	HUD
1746	Quaker Meadows	65 Memorial Pk Ave./70 Green St	Rental	104	2033*	No	MassHousing
1747	Rockmere Gardens	26-28 Commercial St.	Rental	72	2035*	No	HUD
1748	Rolfe House	7 Willow St. at Blake	Rental	70	2030*	No	MassHousing
1749	Section 8 Mod Rehab	Scattered sites	Rental	97	2021*	No	HUD
1750	Silsbee Tower	67 Silsbee Street	Rental	146	2034*	No	MassHousing
1751	St. Stephen's Tower	25 Pleasant St. & Bond	Rental	130	2022*	No	MassHousing
1752	The Ruth	2 Rogers Ave	Rental	32	2021*	No	HUD
1755	Willow Apartments Trust	19 Willow St.	Rental	44	2025	No	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lynn

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1756	Wilson Gardens	189-199 Lewis St, 6-10 Wilson Terr	Rental	26	2021	No	MassHousing
3922	St. Theresa House	32 South Common Street	Rental	32	2054	No	DHCD HUD
3923	Brickyard Village	22-28 Warren St; Shepard St, LaGrange Terr, June Lane	Rental	28	2033	No	DHCD DHCD
4348	DDS Group Homes	Confidential	Rental	73	N/A	No	DDS
4576	DMH Group Homes	Confidential	Rental	44	N/A	No	DMH
6706	St. Jean Baptiste	Franklin, Lyman, Endicott & Loughton Streets	Rental	24	perp	No	DHCD DHCD HUD MHP DHCD
6707	YMCA Expansion	20 Neptune Boulevard	Rental	38	2034	No	FHLBB HUD HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lynn

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
6707	YMCA Expansion	20 Neptune Boulevard	Rental	38	2034	No	DHCD
							DHCD
							DHCD
							DHCD
9583	Washington Square Residence	144 Broad Street	Rental	43	2061	NO	DHCD
							MassHousing
10459	Gateway North	700 Washington St	Rental	71	Perp	NO	DHCD
							MassHousing
Lynn Totals				4,307	Census 2010 Year Round Housing Units		35,701
					Percent Subsidized		12.06%

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STATE BEDROOM MIX POLICY

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.

