

3. HOUSING ELEMENT

Access to appropriate and affordable housing is a fundamental human need but also a foundational component to a strong and stable community. A city's residents need a variety of housing options at a variety of price points in order to meet the diversity of housing needs in the community.

~~This element was developed to address the Lynden-specific housing issues identified above in the Lynden Housing Needs Assessment (April 2025), a recent housing inventory and analysis, community concerns as outlined in the Introduction, and to meet the GMA requirements as follows described below.~~

Commented [HG1]: Moved from below to lead of with the purpose behind the element.

~~Additionally, in 2021, the Washington State Legislature passed House Bill 1220 (HB 1220) as an amendment to the state Growth Management Act (GMA). HB 1220 requires that local governments plan for plan for housing at all income levels and assess the racially disparate impacts (RDI) of existing housing policies. Conditions that indicate that policies- Conditions that indicate a policy which may have racially disparate impacts can include segregation, cost burden, displacement, educational opportunities, and health disparities.~~

Commented [HG2]: Copied from the RDI to give context for the points below re race and disparities.

The background information used to develop the housing goals and policies, as well as the required ~~housing inventory and analysis items~~ Lynden Housing Needs Assessment can be found in the **Housing Appendix (Appendix X)**. Key findings from the Housing Appendices are outlined below:

- According to current research by Washington State University, Lynden does not have a history of racially restrictive covenants. ~~However, it is somewhat segregated, with most BIPOC residents living west of State Highway 539 in a Census tract that includes unincorporated areas where there is farmworker housing.~~
- Between 2017 and 2021 the share of non-white residents increased in both Lynden and Whatcom County.
- Between 2017 and 2021, Lynden added a significant number of multiracial, Hispanic/Latino residents, and other race residents but lost Asian residents.
- **White households in Lynden are significantly less likely to be cost burdened** than Asian and Hispanic/Latino households. There are no cost-burdened Black/African American households in Lynden.
- Lynden has a **significant rental housing shortage at the high and low end of the market**. The city needs 100 rental units for households making less than 30 percent AMI and 410 rental units for those making more than 80 percent AMI to meet current demand.
- **Displacement risk is generally low** in Lynden, ~~though the area west of Benson Road has experienced increased rents and household incomes and a decrease in BIPOC households over the past decade, potentially signaling displacement, according to the Washington Department of Commerce.~~

Commented [HG3]: Acronym needs to be defined.

Commented [DT4R3]: Suggest deletion as the majority of this census tract (where the referred to residents are living) is outside city limits. Keeping this sentence in there is liable to cause unnecessary confusion.

Commented [DT5]: Suggest deletion as this doesn't track.

- While white households are the most likely of any racial group to make less than 30 percent of AMI, Asian and Hispanic/Latino households have the highest share of households making less than the median income.

~~This element was developed to address the Lynden-specific housing issues identified above, community concerns as outlined in the Introduction, and to meet the GMA requirements as follows:~~

GMA Requirements

The Housing Element is intended to ensure the vitality of established residential neighborhoods while meeting the city's housing targets. The Housing Element is required to:

- Include an inventory and analysis of existing and projected housing needs that identifies the number and type of housing units necessary to provide for projected growth over the planning period, including units for moderate, low, very low, and extremely low-income households, and emergency housing, emergency shelters, and permanent supportive housing.
- Outline goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single family residence and moderate density housing options including duplexes, triplexes, and townhomes.
- Identify sufficient land for housing, including, but not limited to, government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multifamily housing, group homes, foster care facilities, emergency housing, emergency shelters, permanent supportive housing, and consideration of moderate density housing.
- Include adequate provisions for existing and projected needs of all economic segments of the community, including documenting barriers and actions needed to achieve housing availability, the consideration of housing locations in relationship to employment location, and consideration of the role of accessory dwelling units in meeting housing needs.
- Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, and establish new policies to address and begin to undo these racially disparate impacts.
- Identify areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments and establish equitable anti-displacement policies.



i Edits to these goals and policies have been made based on the RDI analysis and new policies drafted to comply with HB 1220 and 1337. Existing policies have been edited and reorganized into sub-topics.

Housing Goals and Policies

AFFORDABILITY AND DISPLACEMENT

Goal H-1: Create and preserve existing affordable housing opportunities, aiming to meet the City's housing targets for households from all economic backgrounds, while mitigating housing displacement pressures.

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| Policy H-1.1 | Solicit neighborhood and community comment <u>on proposed plans in residential neighborhoods</u> , making a conscious effort to include <u>input from historically underrepresented communities</u> . those who may have been shut out of housing in high-opportunity neighborhoods in the past, on proposed plans in residential neighborhoods. |
| Policy H-1.2 | Identify, prevent, and provide mitigation measures for areas at risk of displacement due to market forces, regulatory changes, or infrastructure investments. |
| Policy H-1.3 | Prioritize the development of anti-displacement programs and the preservation of existing affordable housing in overburdened communities. |
| Policy H-1.4 | Encourage opportunities for preserving and rehabilitating existing affordable housing stock. |
| Policy H-1.5 | Explore opportunities and collaboration with other jurisdictions to increase tenant protections. |

Commented [RC6]: Lynden staff - are these #'s still valid?

This is an existing policy.

Note from RDI analysis:

As more multifamily housing is built, re-evaluate whether 60/40 is the appropriate mix. In addition, evaluate whether this policy is helping to increase integration citywide.

Commented [RC7R6]: Maybe this policy could be re-written to say: Balance the preservation of single family homes with the need to provide diverse housing options and pathways for homeownership, including smaller homes for first time buyers and senior condos, among many other housing needs.

Commented [DT8R6]: The 60/40 unit split is problematic. It reflects a desire for Lynden to continue to have more SF than MF housing options. But, assigning a particular number is not based on data or practical available land. The real life unit split is more a result of available land (which is zoned either way), plat availability, and particular market factors which tend push one way or the other. Keeping a particular number ratio in the Comp Plan is operationally difficult. Are we going to implement quotas if that ratio is skewing? Good luck with that. The Land Capacity Analysis is probably a better indicator of the potential split that we might see over time - as it is based on available land. If that potential split is concerning to some (if it shows a large skew in available MF land) that could prompt land use actions to try to skew the other way.

HOUSING CAPACITY AND TARGETS

Goal H-2: Ensure zoning contains sufficient residential land to accommodate a range of housing types meeting all income levels, including those earning 0 to 30% of the Area Median Income (AMI), and update development regulations to allow these housing types.

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| Policy H-2.1 | Zoning should be applied to ensure that future residential development over the planning period is composed of approximately 60% single-family units and 40% multifamily units. <u>Balance the preservation of single family housing with the need to provide diverse housing options and pathways for homeownership.</u> |
| Policy H-2.2 | Encourage cluster housing, cottage housing, <u>townhouse developments</u> , <u>and a diversity of housing types</u> and transfer of development rights to accommodate growth and promote the opportunity for home ownership. |

- Policy H-2.3 Continue to allow Accessory Dwelling Unit (ADU) construction in all [single-family](#) residential neighborhoods in the City.
- Policy H-2.4 Continue to allow manufactured housing that meets the city's design standards as an affordable housing opportunity.
- Policy H-2.5 Provide zoning that allows for a range of densities across all neighborhoods, such as rezoning to allow smaller lots for diverse housing needs.
- Policy H-2.6 Allow alternative residential housing units such as group and cooperative housing, transitional housing, assisted living facilities, mobile, and modular homes, in areas with access to adequate transportation and services, including health care, education, and fresh food in order to provide for a wide choice of housing types and costs.
- Policy H-2.7 Allow multi-family housing to be dispersed throughout the City, [including in high opportunity neighborhoods and those with historic patterns of segregation](#), while continuing to maintain the health, safety, and vibrancy of existing neighborhoods.



i The following goal was rephrased using a policy from the introduction vision section of the existing plan. Many of these policies are existing, with edits.

Goal H-3: Ensure residents have the opportunity to obtain housing that is clean, safe, affordable for all income levels, and meets a diverse range of housing needs.

- Policy H-3.1 Encourage use of the Planned Residential Development ordinance, which allows for diversification of housing types and the preservation of open space.

Commented [RC9]: Does the city have photos of multi-family housing or other types of housing?

Commented [RC10R9]: Additional photo asks for use throughout the plan: windmill, mural or any public art. People walking on sidewalks or biking.

~~Policy H-3.2: Where the Planning Commission and the City Council find that there are adequate reasons for such designation. These reasons may include special topographical conditions, geographic location, and the creation of large planned unit residential developments.~~

Policy H-3.4 Encourage the inclusion of affordable housing units or lots in developments by considering incentives such as smaller lots, density bonuses, reduced impact fees, or other incentives as deemed appropriate by the Planning Commission and the City Council.

~~Policy H-3.5: Redevelopment or infill development that creates new multifamily housing should be permitted at the fringes of existing industrial or commercial areas.~~

Policy H-3.7 Encourage affordable housing near major employment centers and public services to achieve a balance of housing and economic growth and ensure those who work in Lynden can afford to live in the city.

Goal H-4: Promote opportunities and strategies for community members to age in place.

Policy H-4.1 Continue to encourage and explore ways to incentivize the construction of new senior housing.

Policy H-4.2 Identify areas of the City best suited for aging in place due to access to services, transportation, and medical facilities.

Commented [RC11]: Dave or Heidi please advise what the intent of this policy is to decide if we need to remove or rewrite it? This (existing) policy does not make sense.

Commented [DT12R11]: I agree. It doesn't make sense. It may have been inadvertently split from the above Policy but in re-reading, I think it can be deleted.

Commented [RC13]: Edit/update. Multifamily housing should not be limited to the fringes of existing industrial areas for equity considerations.

Potential climate policy, once edited. (Commerce menu of measures #219).

Commented [RC14R13]: RDI Analysis - Reword this goal to make sure the intention is clear. Also, there should be differentiation between the proximity of housing to industrial areas, which can have significant negative effects on resident health, and commercial areas, which can meet the daily needs of residents with fewer of these negative health impacts. **It is not clear whether the objective of this goal is to ensure adequate space between industrial/commercial areas and multifamily housing, or whether this goal indicates that the City wants to locate multifamily housing adjacent to industrial/commercial areas.**

Commented [RC15R13]: City staff, can you advise what you'd like the intent of this policy to be? Or, we can delete it.

Commented [DT16R13]: Deleted - multifamily is permitted by zone (or MUC overlay), not bc it is next to industrial areas.

RESIDENTIAL DESIGN

Goal H-5: Establish standards for multifamily housing that ensure its compatibility with the scale and form of existing development in Lynden.

- Policy H-5.1 Provide architectural standards and architectural review of new multifamily development to ensure compatibility of scale, massing, setbacks, and other architectural elements.
- Policy H-5.2 Ensure that new multifamily housing is integrated with existing neighborhoods, through siting and design requirements, ensuring they aren't overly stringent and reduce the financial feasibility of housing development.

i These are from the existing plan and were moved under this subtopic.

Goal H-6: Maintain and enhance the quality of existing neighborhoods.

- Policy H-6.1 Establish [objective design standards for standards for](#) infill development that [incentivizes infill while](#) ensuring compatibility with the walkability and vibrancy [of](#) existing neighborhoods.
- Policy H-6.2 Provide buffers, including landscaping, between commercial, industrial, and residential land uses.



Commented [RC17]: For policy H-1.1: staff comment: discuss relevance or need for separate infill standards.
BHC response: **Could this be edited to outline incentives for infill instead?**