

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 in the Lynden Housing Needs Assessment (April 2025), , community concerns as outlined in the [Introduction](#), and to meet the GMA requirements as described below.

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 housing at all income levels and assess the racially disparate impacts (RDI) of existing housing policies. Conditions that indicate a policy which may have racially disparate impacts include segregation, cost burden, displacement, educational opportunities, and health disparities.

The background information used to develop the housing goals and policies, as well as the required 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.
- 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.
- 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.

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 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 on proposed plans in residential neighborhoods, making a conscious effort to include input from historically underrepresented communities. |
| 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 [HG1]: Perhaps this could begin by identifying the most affordable housing stock in the city? Consider these if / when zoning changes are proposed.

Commented [HG2]: Not sure exactly what this would look like. Is there an interest from Planning Commission or Council to learn more on this topic?

Commented [HG3]: Identify tenant advocacy groups in Whatcom county or coordinate with the Health Department to address complaints that staff hears from tenants in Lynden (i.e. unfair leasing practices, leaking roofs, rodents, etc)

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 | Balance the preservation of single-family housing with the need to provide diverse housing options and pathways for homeownership. |
| Policy H-2.2 | Encourage cluster housing, cottage housing, townhouse developments, and a diversity of housing types 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, , 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: Support developers seeking to create 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.
- Policy H-3.3 Encourage creative opportunities and develop incentives to provide affordable housing for all income levels, prioritizing households earning less than 80% of AMI (low, very low, extremely low, and moderate-income households) and cost-burdened households (those spending more than 30% of their income on housing costs).
- 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-3.6 Encourage public-private partnerships and the use of regional and national tax incentives (such as the Low Income Housing Tax Credit (LIHTC) program) to finance and develop affordable and/or supportive housing.

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.

RESIDENTIAL DESIGN

Goal H-5: Establish and enforce standards for multifamily housing that could be constructed in the city's mixed-use overlay or when existing commercial structures are converted to residential use.

- Policy H-5.1 Provide site standards and review of new multifamily development or conversions which ensure sidewalk connections, open spaces, pedestrian lighting, and pedestrian-scaled spaces are integrated into the design.

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 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 [RC4]: 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?**