

**TOWN OF LYNNFIELD**

**AFFORDABLE HOUSING PLAN**

**for**

**PLANNED PRODUCTION REGULATION**

**UNDER M.G.L. CHAPTER 40B**

NOTE – DRAFT PRESENTED TO BOARD OF SELECTMEN

FEBRUARY 21, 2006

BY ECONOMIC DEVELOPMENT AND HOUSING ADVISORY COUNCIL  
AL MERRITT, CHAIR

**Town of Lynnfield**

**For Submission to Commonwealth of Massachusetts  
Department of Housing and Community Development**

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## **INTRODUCTION**

The Town of Lynnfield is a traditional New England residential community located in the western part of Essex County, in the northeastern part of Massachusetts, known as the North Shore. Lynnfield is bordered by North Reading on the north; Reading on the west; Middleton, Peabody and Lynn on the east; and Saugus and Wakefield on the south. With a total area of 10.22 square miles, Lynnfield is 15 miles north of Boston, 19 miles east of Concord and 28 miles south of Newburyport. Lynnfield's location on the North Shore, with direct access to major highways, makes it easy for residents to commute within Metro Boston, and to access nearby mountains and beaches.

#### **Evolution of a Town**

The first European settlers came to the area known today as Lynnfield in 1634. Prior to 1634, the Saugus Indian Tribe inhabited the area for as many as three thousand years. Native American artifacts have been found at campsites around Lynnfield. These areas include the Kahlenberg Quarry, the Sagamore Spring Golf Club, and Partridge Island, located at the edge of Reedy Meadow. The newly settled area was known as Lynn End and was a parish of the town of Lynn for many years. In 1782, Lynnfield was incorporated, and in 1814 became a Town. Lynnfield has an open town meeting form of government, headed by a three-member Board of Selectmen and a Town Administrator.

The Newburyport Turnpike (U.S. Route 1) was completed in 1806. The Lynnfield Hotel, built in 1804 and destroyed by fire in 1894, was the first stagecoach stop from Boston. During the mid-1800s, the railroad began operating in Lynnfield. This access brought many people to the area, particularly in the summer, to use the water resources such as Suntaug Lake and Pillings Pond. Until the beginning of the 19<sup>th</sup> century, Lynnfield was mostly an agrarian community. During the 1800's, a few industries appeared, including

several mills and shoe factories. Additionally, the Town became a source for peat, excavated from Reedy Meadow, and granite, quarried in the Kahlenberg Quarry. Both sites are now conservation areas.

### **Housing Boom**

Lynnfield remained a rural community until after World War II when the Town experienced significant growth similar to many of its neighboring towns. The population more than doubled during the 1950s and 1960s spurred by the development of new housing (1,654 houses, or 40% of today's housing stock, were built during this 20-year span). The expansion of population resulted in increased public services such as post offices, fire and police stations, new shopping centers and an addition to the library. The once rural community was transformed into a suburb. Prior to 1960, Lynnfield students attended Wakefield or Lynn High Schools. The first class at Lynnfield High School graduated in 1960. Within five years, a new high school was needed and the former high school became a middle school. During this decade, the Town acquired conservation land and built recreational facilities.

Lynnfield has a long history of thoughtful land use planning and protection. During the late 1920s, residents of Lynnfield made arrangements for the Town's first zoning bylaws and formed the first Planning Board. They established some of the Commonwealth's first restrictions on land use to help protect the residential character of the Town. During the 1950s, the Planning Board prepared "The Master Plan," which dealt with zoning, streets, schools, recreation and public areas, public buildings, utilities, and services. Zoning decisions of the 1950s were largely in keeping with earlier land use policies. Such decisions preserved the Town's residential nature and have remained relatively unchanged even to this day. Also in 1961, the first Lynnfield Conservation Commission was founded "for the promotion, development, and protection of the natural and watershed resources of the Town of Lynnfield."

### **Topography and Natural Resources**

Lynnfield is primarily made up of gently rolling countryside and is rich in water resources. The Ipswich River flows along the Town's northern border while the Saugus River makes up part of the southern and western borders. Pillings Pond is a manmade body of water located near the center of Lynnfield and has been the setting for many recreational activities in the community. The City of Peabody receives part of its water supply from Suntaug Lake, which abuts Lynnfield and Peabody. Hawkes Pond is shared with the Town of Saugus and is part of the Lynn water supply. Reedy Meadow is a freshwater marsh and is one of eleven National Natural Landmarks in Massachusetts. The surface water of Reedy Meadow does not belong to Lynnfield even though the land beneath the water is within the confines of the Town. By an act of legislation in 1883, the City of Lynn acquired the right to dam the Saugus River and to use the meadow for water conservation. Lynnfield and Wakefield, both bordering Reedy Meadow, share in their desire to keep the marsh in its natural state and retain its open space qualities.

### **Membership in Regional Organizations**

Lynnfield is a member of the Metropolitan Area Planning Council (MAPC), and is included in its North Suburban Planning Council subregional group. This subregional

group is made up of nine nearby communities including Winchester, Burlington, Wilmington, Woburn, Stoneham, Reading, North Reading, Wakefield and Lynnfield. This group meets regularly to discuss issues of common interest. Lynnfield is also a member of the North Shore HOME Consortium, an organization whose goals include promotion of affordable housing in the broader region of 30 communities north of Boston reaching the NH border, and excluding MAPC's Inner Core Committee region.

## **SECTION 1 – COMPREHENSIVE HOUSING NEEDS ASSESSMENT**

### **COMMUNITY DEMOGRAPHICS**

#### *Population: Gender, Age, Education*

According to the 2000 U.S. Census (2000 Census), Lynnfield's total population is 11,542, split relatively equally between males (51%) and females (49%).

Within Lynnfield's population, 4,774 residents (42%) are between ages 25 and 55. The remainder of residents is equally balanced on either side of this midrange with 29% under age 25, and 29% over age 55. The median age of Lynnfield's population is 42.6 years.

Of residents 25 years or older, roughly 95 percent hold high school diplomas, and 50 percent have attained Bachelor degrees or higher.

#### *Population: Race*

Approximately 97 percent of Lynnfield's residents are Caucasian. The balance of the community is comprised of Asian (2 percent), African-American (0.4 percent) or other races. Five percent of Lynnfield's residents are foreign-born and eight percent speak a language other than English at home.

#### *Population: Economic Characteristics*

Economic characteristics of Lynnfield would indicate that it is one of the more affluent

communities in the Commonwealth. According to the 2000 Census , 63 percent of the population over age 16 is employed. Median household income is \$80,626, almost double the U.S. median household income of nearly \$42,000. Median family income is \$91,869 as compared to the U.S. median of approximately \$50,000. Per capita income in is \$39,560 as compared to almost \$22,000 nationally.

Population: Projections

As cited in the Master Plan, MAPC has projected Life Cycle Groups of Lynnfield’s Year 2000 Population out to the year 2025. Within this population projection, three Life Cycle groups (of homeownership age) will see significant increases through the year 2025, while one is projected to decline from its 2000 base. As noted in the Master Plan, “One implication is that Lynnfield will not need more 3- and 4-bedroom housing units. Future need is likely to be for 1- and 2-bedroom units to meet the demands of the growing Young Adult and Retirees groups.” The MAPC projection appears below:

<b>Life Cycle Group / Year</b>	<b>Ages</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>2025</b>
Pre-school	0-4	735	460	448	664
School Age	5-19	2,328	2,389	1,669	1,671
Young Adult	20-29	773	1,200	1,674	1,442
Household Formation	30-54	4,361	4,171	3,361	3,793
Empty Nester	55-64	1,358	1,749	2,298	2,246
Retirement	65+	1,987	2,181	3,332	3,260
<b>Grand Totals</b>		<b>11,542</b>	<b>12,150</b>	<b>12,782</b>	<b>13,076</b>

**EXISTING HOUSING STOCK**

“Single Family, Owner-Occupied”

According to the 2000 Census, the Town of Lynnfield has a total of 4,273 housing units, primarily comprised of single family, owner occupied homes. Single family homes comprise 89% of Lynnfield’s housing units. One percent are multifamily structures of 2 units, and the balance of 10% are structures with 3 or more units in the structure. For Lynnfield, this last category is comprised primarily of elderly housing units discussed further below. Nearly all homes in Lynnfield are occupied, only 85 units, or 2% are vacant. Of occupied units, most residents are owners (95%), the balance are renters.

Build-Out Analysis

According to the Master Plan, Lynnfield’s population is forecasted to grow from 11,542 (using 2000 Census population) to roughly 13,076 by the year 2025. “This represents a slow increase (0.5 percent per year), based on the fact that housing is expensive and there is little vacant land for new residential development. MAPC performed a residential build-out analysis which indicated that “there is room for only about 440 new dwelling units, given Lynnfield’s existing zoning.” An important point is that the build-out analysis did not consider Chapter 40B development, which would drive that figure significantly higher.

Senior Housing

Lynnfield has three developments, which provide housing for its Senior population. The

first development, known as Colonial Gardens, is a 64-unit rental development, which is included in Lynnfield's affordable housing inventory. The remaining two developments of 65 residences each, are known as Centre Village and Essex Village. These are ownership units operated by a non-profit organization called Lynnfield Initiative For the Elderly ("LIFE"); these units are not included in the Town's "affordable" inventory because they were not developed under a subsidizing agency.

Additionally, Sunrise Assisted-Living Facility opened in Lynnfield in the Fall, 2005 to serve the elderly population of Lynnfield and surrounding communities. The facility consists of 79 apartment-like units with communal dining; these apartments are not likely to be included in Lynnfield's year-round housing inventory.

## **NEEDS ASSESSMENT AND REGIONAL FACTORS**

The U.S. Department of Housing and Urban Development determines income guidelines for distinct metropolitan areas annually. These guidelines are used in determining what qualifies as 'affordable' for a given area. Beginning with a metropolitan area's median income, income limits for a variety of classifications within the affordable umbrella are determined. These limits are further adjusted to consider the size of an applicant's household or family.

Lynnfield is included in the Boston Metropolitan Area (BMA) for purposes of calculating affordable housing income limits. As of March 2005, the BMA median income is \$82,600. To offer an example applicable to Lynnfield, a family of four earning not more than \$66,150 could be considered for affordable ownership housing. In the case of rental, an applicant's annual rental expense could not exceed 30% of this \$66,150.

According to the 2000 Census, 26% of Lynnfield households earn less than \$50,000 per year. Applied to families, this figure grows to 32%. This would indicate that in addition to earning substantially less than the Town's median household income of \$80,626, a sizeable number of Lynnfield households and families earn less than the 80% income limit, and could qualify for affordable housing if purchasing a new home in the Town. In addition, for the calendar year ended December 31, 2005, a review of W-2 forms generated by the Town of Lynnfield indicates that 111 full-time equivalent (FTE) Town employees and 204 FTE school employees earned less than \$66,150, which is the 80% income limit for a family of four.

## **CURRENT AFFORDABLE HOUSING INVENTORY**

According to the 2000 Census, there are 4,249 year-round housing units in Lynnfield. This figure includes single- and multi-family homes, apartments, condominiums, and other year-round residences. This number is important for two reasons: a) it is this number against which the Town's affordable housing units are measured, and b) it is the number used in calculating minimum annual progress toward affordable housing as regulated under Planned Production.

### Ten Percent of Total Year-Round Housing Units

At present, Lynnfield has 98 subsidized housing units, or 2.3 percent of its total year-round housing, which are designated by the DHCD as affordable housing and which are outlined below. In order to reach its 10% goal, Lynnfield's must add an additional 327 affordable housing units to reach 425 total units (or 10 percent of 4,249 year-round units). It is important to note that the 10% goal is based on the 2000 Census figure until such time as the 2010 Census figure become available in the year 2011. At that time, the 10% goal will be measured against the 2010 Census year-round housing unit number, a number certain to exceed 4,249.

#### Minimum Annual Production

Chapter 40B Planned Production regulations allow a community which has fewer affordable units than the 10% affordable housing goal to meet interim goals by producing affordable units at minimum annual rate until the goal of 10 percent is reached. A community must 'permit' at least three-fourths of one percent (0.75 percent) of its year-round housing stock annually as affordable housing. For Lynnfield, this equates to a minimum addition of 32 units of affordable housing each year.

#### Current affordable housing inventory in Lynnfield:

1 Colonial Gardens

The Lynnfield Housing Authority owns 64 units located on Ross Drive known as Colonial Gardens. These rental apartments are exclusively for the elderly (over 60 years of age) and the disabled.

2 680 Main Street

The Lynnfield Housing Authority also oversees a group home located at 680 Main Street, which houses clients of the Department of Mental Health. This rental property houses 8 residents.

3 Partridge Lane

This development of 24 condominiums located at Partridge Lane includes 6 affordable units.

4 Pyburn Mews

This is an approved project for 20 condominium development units, of which 5 are affordable. This project is currently awaiting a decision by the Department of Environmental Protection before construction begins.

5 Group Homes

The Department of Mental Retardation houses residents in 15 rental units throughout Lynnfield.

### **DEVELOPMENT CONDITIONS AND CONSTRAINTS**

This section provides an overview of baseline factors and conditions which exist in Lynnfield and which must be considered in planning for future housing development

within the Town.

### **Early Planning Decisions**

In December 1953, in the midst of significant expansion brought on by the completion of Route 128, the Planning Board created the Town's first Master Plan and confirmed zoning decisions of earlier Planners that proved instrumental in shaping the residential look of the Town. Choices made then have survived the years, and continue to have an impact on development and Town economics 50 years later. These choices include a) the districting of only a very limited amount of land as "Business" or "Industry", b) the decision to zone the majority of residential areas as "single residential" with generous lot sizes, and c) the decision against installation of a sewer system for the Town during years of significant development and expansion. Each of these decisions has combined to restrict development of higher-density and/or affordable housing in Lynnfield and are discussed further below.

Lynnfield's General- and Limited-Business zoning districts are located primarily along U.S. Route 1, a heavily traveled roadway crosscutting the southern section of the Town. Recognizing that this area is the Town's most sensible location for commercial development, residents voted at the October, 2005 Town Meeting to rezone undeveloped land behind the original business district from Residential to General Business. The goal of the rezoning is to allow for the highest and best use for this particular property, which is commercial development. This will offer greater diversity in the Town's 92% residential taxpayer base.

Lynnfield Residential Districts - Lynnfield is primarily made up of owner-occupied single residence homes across 4 residential zoning districts. Minimum lot sizes associated with these residential zones range from 15,000 square feet as in "Single Residence A" to 60,000 square feet for "Single Residence D". There are no multi-family zoning districts other than two Elderly Housing districts in Lynnfield, which contain Centre Village and Essex Village further discussed earlier in Section I.

Private Septic Systems - Almost every Lynnfield residence has a private septic system for household waste disposal. The few exceptions are certain residents and business located near Lynnfield's borders with Lynn, Saugus and Wakefield that have sewer tie-ins with these cities and towns. Septic systems require larger lot sizes to accommodate leaching fields. Septic systems also require efficient soils to permit proper filtration of effluent, and require sufficient depth of soils in order to house underground septic tanks.

### **Market Forces**

The northeastern portion of the United States has experienced steady and significant increases in its real estate values in recent years. Eastern Massachusetts, including Lynnfield, is no exception. On average, the price of a buildable acre of land in Lynnfield has increased roughly 91 percent from \$350,000 per acre in 2000, to \$670,000 per acre in 2005. Similarly, the median price of a single-family home in Lynnfield has jumped from roughly \$350,000 to \$557,000 during that same period. While such a dramatic increase

in property values is generally a welcome development to a typical town resident, it has placed even further distance between those already living in the Town and those who can afford to purchase given today's market. This concept is captured in a publication of the [Home@Last](#) campaign, put forth by a partnership of the Citizen's Housing and Planning Association ("CHAPA") and the North Shore Housing Trust, Inc., in which a Commonwealth-style "Welcome to the Community" sign reads "If you don't already live in this town, you probably can't afford to."

### **Special Zoning Provisions**

As outlined in the Master Plan, Lynnfield's Zoning Bylaws include several provisions that can be considered constraints to future development. They are designed to respond to natural conditions present in the Town resulting from its low elevation, as well as the presence of a variety of water resources which serve public needs. The following is an overview of those provisions:

*a. Flood Plain Overlay Districts*

The Flood Plain Overlay District is described in terms of elevation above mean sea level. It covers land that is subject to seasonal or periodic flooding. The law prohibits dumping and filling within the flood plain, and restricts the use, construction, or alteration of buildings.

*b. Wetland Buffer Zone Overlay District*

The Wetland Buffer Zone District conforms to the Massachusetts Wetland Protection Act (310 CMR 10.0). It establishes a buffer that extends 50 feet outward from wetlands. Uses are generally limited to water supply, municipal or non-profit recreation, flood control, golf courses, agriculture, and permitted garages and sheds. Buildings for human occupancy are generally prohibited in the buffer zone; however, the Zoning Board of Appeals may permit such a building if the owner can provide proof that it is not detrimental to the protection of the buffered wetland or water supplies.

In April 2005, Town Meeting approved a new Environmental Bylaw. This bylaw enhances the Massachusetts Wetlands Protection Act by adding further protection of resource areas, recognizing additional resource area values, establishing a 25 ft. 'No Disturb' zone and a 50 ft. 'No Build' zone. The bylaw applies to projects for residential lots of two or more dwelling units, newly created lots (such as in a subdivision), and commercial and industrial property. Existing single-family homes and lots created prior to the passage of the bylaw are exempt.

*c. Groundwater Protection Overlay District*

Two Groundwater Protection Overlay District is intended to help ensure the quantity and quality of the Town's drinking water. Conservation, recreation, paths, water supply facilities, most agricultural activities and residences are permitted uses. Land fills; storage of liquid petroleum products, manure, commercial fertilizer and soil conditioners; and deicing chemicals; storage or disposal of septage; large individual sewage disposal or treatment systems; hazardous materials; automobile graveyards; industrial or commercial wastewater

discharges; storage and disposal of snow containing deicing chemicals from outside of the district; use of septic system cleaners which contain toxic or hazardous chemicals; and impervious surfaces more than 2,500 square feet or 15% of any lot are prohibited or subject to limitations and/or special permits.

## **Lynnfield Soils**

According to the Town of Lynnfield Open Space and Recreation Plan dated June 1998 (1998 Open Space Plan) and the 2002 Master Plan, the terrain of Lynnfield ranges from level to gently rolling, with elevations of approximately 59 to 265 feet above mean sea level. Wetlands such as Reedy Meadow cover much of Lynnfield's low-lying areas. Approximately 35 distinct soil types are found in Lynnfield, forming five major complexes: the Paxton-Montauk-Urban association; the Merrimack-Hinckley-Urban association, the Canton-Woodbridge-Freetown association; the Chatfield Holis-Rock outcrop; and the Freetown-Fluvaquents association. The most problematic aspect of the majority of Lynnfield's soils is that they are poorly suited for septic tank absorption fields, upon which most residences depend. This is especially true of the areas surrounding Pillings Pond, Reedy Meadow, and upper Chestnut Street. Slope limits much of the undeveloped land area.

Approximately 55 percent of the Town of Lynnfield is composed of the Paxton-Montauk-Urban association, characterized as deep, well-drained, loamy soils formed in glacial till. The very low permeability of the substratum limits using Paxton soils for septic tank absorption fields. The firmness of the substratum and wetness limit its ability to hold foundations and cellars. The Paxtons form the largest complex, dominating north and central Lynnfield. The Master Plan cites similar shortcomings in the remaining major complexes in terms of their efficiency in housing septic systems and foundations.

### 1. Mitigating Factors - Soils

In short, Lynnfield's soils are generally poorly suited for septic systems, yet housing development has historically depended upon such individual systems for waste disposal. In all cases, continued development must consider the impact on wetlands, streams, ponds and water supplies resulting from its wastewater management features.

Alternatives exist, however, which will allow development to continue despite less than optimal soils. All single family parcels are first explored to identify the most suitable location for a septic system. Where no suitable area exists, a developer may consider a raised septic system, whereby soil limitations are mitigated by building up the land with soil and other materials to provide for proper filtration of septic system effluent. In cases of multi-family housing, including Chapter 40B development, some developments may benefit from a shared septic tank arrangement to take advantage of the best site for a single, larger system, rather than private systems for each household. In other cases, an on-site wastewater treatment facility, such as that currently in use at the Lynnfield Middle School, may provide the best solution.

### **A “Built-Out Community”**

Lynnfield is comprised of 10.22 square miles, or approximately 6,541 acres of land. Water resources and wetlands consume much of the land area, as do three golf courses. After consideration of these and other land uses in Lynnfield, there are limited parcels of land available for future development. New development that has taken place over recent years has typically been achieved through sale and subdivision of larger parcels of land, on which a single structure previously stood. Certain parcels that remain undeveloped have site issues involving septic systems, house foundations, etc. which have impeded development thus far.

## **CAPACITY OF MUNICIPAL INFRASTRUCTURE**

### **Public Schools**

Under the direction of the Superintendent of Lynnfield Public Schools, the Town of Lynnfield operates four public schools:

- 1 Huckleberry Hill Elementary School
- 2 Summer Street Elementary School
- 3 Lynnfield Middle School
- 4 Lynnfield High School

For several years, Lynnfield has earned a very fine reputation for the overall quality of its public schools. Moreover, in the past three years, Lynnfield has consistently achieved high scores in its high school MCAS testing. In 2004, 10<sup>th</sup> Grade Math and English MCAS scores were 4<sup>th</sup> and 5<sup>th</sup> highest in the State, respectively. These results have earned Lynnfield High School recognition by the Commonwealth as a Compass School, having met progress goals and exceeded improvement targets in MCAS testing. With this designation, Lynnfield now shares its expertise with other districts interested in adopting effective education practices and models for success. Also, the Lynnfield High School is one of three schools in the Commonwealth recently nominated to receive the Federal “Blue Ribbon” award, which “recognizes student achievement at very high levels.”

During 2001-2004, the Town undertook an aggressive capital improvement plan to improve the physical condition of all of its public schools under the Massachusetts School Building Assistance Program. A brand new middle school was constructed, and complete renovations were made to its two elementary schools and the high school.

### **Enrollment and Capacity**

Success in the public schools has understandably resulted in the Town experiencing steady increases in its student populations over the past several years. Families with children continue to move to the Town to take advantage of its quality schools. The rate of transfer of Lynnfield high school age students to private and vocational schools declined from 13% in the 2003-04 school year to 6% in the 2005-06 school year. Further, as noted in the December 5, 2005 Enrollment Projections provided by the New England

School Development Council (NESDEC), “Lynnfield experienced in-migration at every grade transition... The [school] district is finding that students are transferring in from parochial schools and also that fewer students are leaving to attend private schools.” These increases serve as testaments to the quality of Lynnfield’s public school system.

In constructing and renovating the Lynnfield schools, target capacities were determined in 2000 based on enrollment projections provided by NESDEC. Despite having completed the school building projects just a year or two ago, enrollment at Lynnfield’s public schools has surpassed NESDEC projections. The Summer Street Elementary School and the Lynnfield Middle School have already exceeded their capacities, and the Huckleberry Hill Elementary School and the Lynnfield High School are nearing theirs.

Current enrollments and building capacities at each of the schools are as follows:

- 1 Huckleberry Hill Elementary School – current enrollment 392; capacity 425
- 2 Summer Street Elementary School – current enrollment 473; capacity 425
- 3 Lynnfield Middle School – current enrollment 709; capacity 687
- 4 Lynnfield High School – current enrollment 577; capacity 590
  
- 5 Total current enrollment 2,151; Total capacity 2,127

While a limited number of additional students can be absorbed at little incremental cost to the schools, it is clear that the Town is near capacity. In addition, the December 5, 2005 NESDEC enrollment projections estimate that enrollment will rise 3.4 percent in the 2006-2007 school year, and by a total of 11.4 percent over the 2005-2010 time period.

### Costs

Significant increases in Lynnfield housing stocks, and undoubtedly that amount created to achieve compliance with Chapter 40B, will require the Town to increase overall capacity of its school system. Because new housing conceived under this Production Plan will dictate expansion of the present school system, it is critical to understand both drivers associated with the need for additional capacity – namely, the projections of student populations resulting from each type of planned new housing, as well as the fully-absorbed projected costs of educating under an expanded school system.

According to Lynnfield’s End of Year 2005 Report submitted to the Department of Education, per pupil expenditures total \$8,539. This figure includes administration, instruction, pupil services, transportation, maintenance, employee benefits, rentals, short-term interest (non-bond anticipation notes), crossing guards, and municipal indirect costs that are not included in a community’s school budget but that contribute to the operation of schools. This figure is reflective of regular and special education students. While adding a limited number of school children to the system would not substantially impact per-pupil expenditures, Lynnfield is faced with projected student population increases over the next five years. This increase does not include additions to student enrollment arising from construction of new multifamily developments.

Financial relief from the state is limited, but recent legislation has been enacted to help municipalities address increasing education costs. State lawmakers recently enacted

Chapter 40S, an insurance program designed to offset the costs of children entering a community in housing built under “smart growth” (40R) provisions, beginning in 2008. By approving affordable housing developments within a 40R district, Lynnfield could partially offset expected increased school costs.

1 **Mitigating Factors – Public Schools**

As mentioned, Lynnfield School District is effectively ‘at capacity’. In order to accommodate future enrollment increases, Lynnfield will first explore ways to reprogram existing space within each of its schools to provide additional classrooms. If necessary, based on a thorough analysis of updated actual and projected enrollment data, Lynnfield will provide additional classroom space through either a) installation of temporary classrooms, or b) construction of additional space through the Massachusetts School Building Assistance Program.

**Town Services**

Increases to Lynnfield housing stocks will place pressure on several of Lynnfield’s Town departments as there is presently no excess capacity within departments such as the Public Works, Police and Fire, and Town Hall. For the past several years, Lynnfield has operated at or near its tax levy limit while absorbing steady budget pressures brought by reduced State aid, and rapidly rising health care and pension costs. Lynnfield has streamlined departments and reduced expenses to keep controllable, Town-side budgetary increases to a minimum.

2 **Mitigating Factors – Town Services**

Because Lynnfield has kept budget increases of Town departments to essential minimums for several years, there is little extra capacity to absorb demands brought by large increases in households. However, the residents of Lynnfield, when presented with reasonable justification for additional personnel and capacity requests, have usually supported such requests through their tax dollars.

**Stormwater Management**

Not to be overlooked in planning for future development is the area of stormwater management. The movement of stormwater runoff has deteriorated in the face of decades of development in the Town. In essence, the effects of stormwater runoff have been largely considered only within the context of individual developments coming before Town boards for approval. A broader scope is overdue when assessing the impact of collective development on the ability of water bodies such as Reedy Meadow and Beaver Dam Brook to absorb runoff. Presently, these resources are clogged by years of silt and plant buildup, and are ineffective at moving water.

3 **Mitigating Factors – Stormwater Management**  
[in process]

**Water Supply and Distribution**

The Town of Lynnfield has two water districts: The Lynnfield Water District and the Lynnfield Center Water District.

### Lynnfield Water District

The stated mission of the Lynnfield Water District (LWD) is to provide reliable, cost-effective, high-quality water and to maintain customer confidence. The LWD is bordered on the north by the Lynnfield Center Water District, on the east by Peabody, on the south by Lynn and Saugus, and on the west by Wakefield. The LWD operates under a 1956 agreement to purchase water from the Massachusetts Water Resources Authority (MWRA) and to construct, maintain, and operate any water mains, pumping facilities, storage tanks, and pressure regulating that may be needed to meet local requirements.

#### 1. LWD Capacity

Presently, the Lynnfield Water District has an abundant supply of water and does not anticipate any shortage in the future. In 2005, the LWD pumped a total of 169,000,000 gallons, averaging to 482,000 gallons per day, and experienced a maximum day demand that year for 890,000 gallons in one 24-hour period. LWD is operating under water pumping restrictions. At present, LWD services 3,381 residents through 1,247 service connections. In addition, over 90% of all commercial customers in the Town of Lynnfield receive their water from the LWD.

The LWD currently purchases all of its water from the MWRA. A booster pump station, located on Route 1 Northbound, is equipped with three pumps: two electric and one gas-driven. No additives or disinfectants are added to the water received from the MWRA as it is treated fully at MWRA facilities. There are two water storage facilities within LWD, both of which are located on top of Bow Ridge off of Route 1. One is a 565,000-gallon, 60-foot high steel standpipe (tank) built in 1957 and the other is a 1,500,000-gallon, 60-foot high steel standpipe built in 1972. In 1995-96, the district replaced all of its water meters with new meters and a radio frequency-automated meter-reading system.

#### 2. LWD Water Distribution Challenges – Present and Projected

At present, during peak summer demand, it is sometimes difficult to maintain adequate water capacity in the district's storage tanks because of an undersized feeder main. The main is an eight-inch line approximately 7,000 feet long located in Saugus which feeds the district pumping station. In 1999, the district replaced the existing water pump with a larger capacity unit that has partially mitigated the pump-flow problem. However, the LWD is currently facing a period of rapid planned housing expansion within its borders, the collective demands of which the district's present distribution system will be unable to serve.

There are currently 8 development projects within this water district that are either planned or already constructed. These include: the four Chapter 40B developments outlined in Section 2 of this report; Pyburn Mews – a fifth approved but unconstructed Chapter 40B project discussed in Section 1; and three Elderly housing developments – the Sunrise Assisted Living Facility, and two planned elderly housing communities.

#### 4 Mitigating Factors – Water Distribution

In light of this significant increase in housing development, the LWD Board of Water Commissioners commissioned a study by Tata & Howard Incorporated to review Population and Water Demand Projections. In their November 28, 2005 report to the LWD Board of Commissioners, their study recommends that “a new larger diameter water main be constructed by the MWRA from the MWRA meter connection in Saugus to the LWD’s booster pump station as soon as possible. This improvement will assist the LWD in meeting the growing demands of the LWD and allow the MWRA to maintain compliance with DEP guidelines.” According to the Superintendent of LWD, construction of this larger diameter water main is now in the design stages at the MWRA. When constructed, this increased water main will enable the district to meet its water needs for the foreseeable future.

#### The Lynnfield Center Water District

The Lynnfield Center Water District (LCWD) was created by legislation in 1939 and provides water to most of Lynnfield and those areas north of what is referred to as South Lynnfield. The LCWD differs from the LWD in it not only distributes water, but draws its supply from ground water sources. In addition, the LCWD treats its own water. The LCWD owns and maintains all of its water mains and fire hydrants. The district has 4 main well sites: Phillips Road, 1200 Main Street, the end of Glen Drive, and the treatment plant at the Trog Hawley area. It has two water storage tanks located at Wing Road (423,000 gallon capacity) and Knoll Road (1,680,000 gallon capacity).

#### 3 LCWD Challenges

The availability of ground water limits the capacity to increase the size of the district. The biggest challenge faced by the district is outside use (e.g. garden watering, pool filling, etc.) Outside use is restricted to every other day for one four-hour period. Residents who violate these restrictions are fined. This is sufficient and necessary to maintain an adequate water supply for the district. The Superintendent of the LCWD, is currently looking at other potential sites within the 600 acres owned by the LCWD at the northern edge of Lynnfield and a second area in the North Coastal Basin.

The LCWD parcel mentioned above is also the site of the Glen Drive Pumping Station and well field area. The LCWD owns the railroad right-of-way and allows DPW access through a parcel owned by the Town located adjacent to LCWD land and the river. The LCWD is in the process of developing the area and is planning to dig wells in close proximity to the old railroad lines.

#### 4 LCWD Capacity

The LCWD is permitted by DEP to withdraw 420,000 gallons from the North Coastal Basin and 390,000 gallons per day from the Ipswich River Basin. According to the Superintendent, the district can, with this capacity, support 50 more water service connections. However, at around 40 additional services, the district would have to increase restrictions on outside watering in order to ensure

adequate supply. A State management group is evaluating the LCWD land as a regional resource for the Ipswich River Basin, which serves 14 cities and towns. The Environmental Protection Agency, DEP, and Ipswich River Watershed Association (“IWRA”) are considering intensifying the use of the land for water supply for a total of 810,000 gallons per day. In this case, the LCWD would have an increase in water supply. More water is needed to support any increase in the population, but also to provide sufficient supply in the case of contamination.

## **SECTION 2 - AFFORDABLE HOUSING GOALS**

Lynnfield’s objective is to meet its current and anticipated affordable housing responsibilities in a manner consistent with the character of the community. At a minimum, Lynnfield will enable construction of affordable housing at a rate of 0.75

percent of its year-round housing stock annually, in an effort to serve populations meeting affordable income criteria. Ultimately, Lynnfield intends to meet its goal through annual approvals of affordable housing construction. One option that Lynnfield residents may consider is adoption of Inclusionary Zoning measures in order to maintain Town's level of affordable housing. Such measures contain a built-in feature for all future development whereby 10 percent of new units created must be designated as affordable, thereby preserving the relationship between affordable housing units and total year-round housing stock.

In providing for affordable housing, Lynnfield is committed to achieving its goals while also preserving the small New England town character so valued by its residents. To that end, it is important to understand that, under Chapter 40B regulations, the rate at which ownership unit and rental unit developments contribute to a community's affordable housing inventory is quite different. Simply stated, under the guidelines of Chapter 40B, a development of 100 ownership units whereby 25 percent of the units are designated as "affordable," would contribute 25 units toward Lynnfield's affordable housing rolls. The same development of rental units would contribute 100 units toward Lynnfield's affordable housing rolls. Thus, in order to balance the goal to provide affordable housing with the desire to retain the character of the Town, the new housing equation must be heavily skewed toward rental housing as it represents the most efficient path to meeting the 10 percent goal.

In the discussion of Current Affordable Housing Inventory within Section I of this report, it was noted that, using 2000 Census numbers, Lynnfield is short of its 10 percent goal by 332 units. To pursue a path toward 10 percent, without rental units, would see construction of three ownership units for every one affordable unit created. Conversely, assuming a rental development, each rental unit would contribute one for one toward the Town's affordable housing inventory.

One further nuance of the overall goal of 425 total affordable units (10 percent) is that while Lynnfield's 2000 Census figure of 4,249 total year round households is the measurement until updated in 2011, Lynnfield's actual housing stock has experienced steady increases. Lynnfield is mindful that these increases, and those resulting from Planned Production, will impact the total year-round housing stock figure. As we progress toward 2010, then, our 10 percent goal will increase proportionately. This further supports the need for efficiency in production of affordable housing.

### **Guiding Principles**

As Lynnfield addresses its responsibilities under Chapter 40B, it is guided by certain additional overriding principles and preferences. These include the desire to:

- 5 Allow a limited amount of smaller scale, scattered-site market rate and affordable ownership developments, in order to provide choice in home location/setting.
- 6 Encourage high-density clustered development to minimize the amount of land that must be developed for affordable housing in order to minimize negative impact on the Town's limited open space.

- 7 Encourage a single, large-scale development of rental housing in order to progress efficiently toward meeting the Town's affordable housing goal.
- 8 Adopt Smart Growth principles in development of a mixed-use, village style property as conceived in the 2002 Master Plan.
- 9 Market affordable units to households earning not more than 80% of the area median income. For a family of four, this income limit is \$66,150.
- 10 Leverage financial and non-financial resources to foster development of affordable housing.
- 11 Encourage local preference provisions for affordable units created under this Plan to offer preference to Town residents, Town and school employees and graduates of the school district in rental or purchase of affordable units.
- 12 When reviewing proposals for large-scale development, ensure the proposed development is consistent with the highest and best use for the land.

Finally, as discussed further in Potential Development Projects below, the Town may experience the simultaneous development of two large golf course properties. In both cases, the Town will advocate for and, where possible, work in concert with future buyers to incorporate Smart Growth Principles for Sustainable Development in the proposed development of these large parcels.

### **Current Development Projects**

For its size, the Town of Lynnfield has experienced a high number of Chapter 40B filings in the past year. Four development projects have come before the Town for approval in the 2004-2005 period. This number stands in marked contrast to just two single affordable housing project application and approval over the prior several decades.

The Master Plan recommends that undeveloped properties, such as the first three shown below, be considered for affordable housing and makes specific reference to the Lynnfield Crossing location at 470 Salem Street. The Master Plan also recommends that rental units, such as Lynnfield Commons, be developed in order to immediately and significantly add to the Town's affordable housing inventory.

Presently, there are four development projects that have filed for Comprehensive Permitting under the State's Chapter 40B guidelines and which are in the public hearing phase with the Lynnfield Board of Appeals. They are:

#### **13 Grandview Estates – Ramsdell Way**

Located on 10.6 acres off Salem Street and Ramsdell Way, this development would include 40 two-bedroom condominium dwelling units in 20 duplex-style buildings. Ten of the units would be affordable.

14 Lynnfield Crossing – 470 Salem Street

Located on 5.2 acres on Salem Street, this development would include 36 two-bedroom attached condominium dwelling units in 7 buildings. Nine of the units would be affordable. This location is referenced in the Master Plan as a site suitable for affordable housing.

15 Lynnfield Village – 2 Broadway

Located on 5.1 acres, this development would include a 64-unit condominium dwelling complex housed in a single 4-story garden-style building. Of the 64 units, 56 would be two-bedroom units, and 8 would be one-bedroom units. Sixteen of these units, would be affordable.

16 Lynnfield Commons – 385 Broadway

Located on 13.6 acres in the rear of the commercial district off U.S. Route 1 Northbound, this development would involve a 200-unit rental complex made up of 98 one-bedroom, 94 two-bedroom and 8 three-bedroom units. Fifty of the units would be affordable. The filing may be amended to file under Chapter 40R. By virtue of the fact that each of the units are rental in nature, all units would qualify for inclusion in the Town's affordable housing inventory.

*Emphasis on One- and Two-Bedrooms*

It is important to note that, while the above-listed Chapter 40B projects are heavily weighted toward one- and two-bedroom units, this composition is consistent with future housing needs outlined in the Community Demographics section of this Plan. Significant growth is projected in the Young Adult, Empty Nester and Retirement-Aged populations, users of one- and two-bedroom housing units. A population decline is projected for the Household Formation group, users of three- and four-bedroom housing units.

**Potential Development Projects – An Opportunity for Lynnfield**

The need to respond to the expected movement in lifestyle groups is a goal contemporaneous with the Town's need for affordable housing. Providing such housing primarily through rental units is both efficient, and an appropriate complement to the Town's mostly single family ownership housing stock.

There are presently three potential sites which could, in concept, accept high-density development of rental units. The first is Lynnfield Commons, as outlined above. The remaining two are outlined below. While Lynnfield is, in some respects, fortunate to have three potential options, the Town is aware that each could see significant housing development. Large scale housing development on three sites within Lynnfield would be considered the least favorable outcome. Instead, Lynnfield's goal is to spend the coming months exploring the merits of each option, and emerge with a development and production plan which provides for increased affordable housing driven by the Guiding

Principles, above.

As mentioned, Lynnfield is home to three golf courses. The first, Reedy Meadows Golf Course, is a 9-hole, par 3 course which came to the market in 2004 and has been purchased by the Town. The Town currently owns and operates this golf course and is considering retaining its use as a means of preserving open space and recreation.

The two remaining golf courses are 18-hole properties: the Sagamore Spring Golf Course, owned privately (Sagamore Spring), and the Sheraton Colonial Hotel and Golf Resort, owned by Starwood Hotels and Resorts (the Starwood Property). The owners of Sagamore Spring are considering the sale of development of part of the property and the Starwood Property is now for sale. Early indications are that buyers of both properties are more likely to develop housing on some of the sites than to continue the existing land uses. Lynnfield is positioned to take an active role working with owners regarding the outcome of development.

#### *Sagamore Spring Golf Course*

The 168 acres of this large parcel of land, located on the northern edge of Town, presently serves as a golf course and driving range, and is registered as Chapter Land under Section 61B of the Massachusetts General Laws. Land registered under Section 61B enables owners of the property to pay a reduced tax rate to the Town as long as the property is not sold or its use is not altered. Any sale or change in the use of the land inconsistent with Section 61B would result in the owners of the property owing adjusted back taxes on the land. Taxes are recalculated for the previous 5 years as if the land use had been altered at that time.

An additional and important feature attached to Chapter Land is that the Town retains the right of first refusal to purchase such property in the event of a sale. This presents a potential opportunity for Lynnfield to make marked progress toward achieving its affordable housing goals in a manner consistent with the character of the Town.

The Town has offered to work in concert with ownership. If successful, Lynnfield envisions working in concert with a developer under provisions of the Local Initiative Program to provide for rental units in a mixed-use setting. Such a development would be contained on the driving range portion of the property, roughly 48 acres. The Town would seek to rezone such property for development under Chapter 40R or Chapter 40Q, as appropriate. Further, Lynnfield would look for conveyance of all development rights to the Town covering the balance of the 18-hole golf course property, thereby preserving a substantial amount of open space. There can be no assurance that this outcome will occur.

#### *Sheraton Colonial Hotel and Golf Resort (Starwood Property)*

This 220 acre property straddles the southern border of Lynnfield into Wakefield.

It houses an 18-hole, PGA-certified golf course, a 280-room hotel, a health and fitness center and a banquet facility. This property is not registered as protected recreational land under Chapter 61B. It is situated adjacent to Route 128 and includes a large amount of wetlands. The Starwood Property in the process of being sold. Bids from potential developers were received in early February, and it is anticipated that a transaction would close sometime in the Summer 2006.

Prior to submitting their bids, several of the bidding developers met with Lynnfield Town officials to gain a sense of the type of development which would be viewed favorably by the Town. Many concepts are under discussion including lifestyle retail, commercial, affordable housing and rental units.

## **SECTION 3 - AFFORDABLE HOUSING STRATEGIES**

This section sets forth the specific tasks and initiatives which will enable Lynnfield to meet its minimum affordable housing production in 2006. Because of the unique situation now facing Lynnfield resulting from the potential sale of two golf courses, specific tasks and initiatives in 2007 forward are not possible to predict: a discussion of this situation follows under Medium Term, below.

### **Short-Term Strategies**

#### **Gain Approval of Planned Production Document**

Lynnfield seeks approval by the DHCD of this Planned Production document. Once earned, affordable units produced in connection with the approved plan may be counted toward Lynnfield's Subsidized Housing Inventory and Lynnfield will be considered "certified compliant" with its Plan for one year.

#### **Approve Three Chapter 40B Projects**

Lynnfield anticipates the approval in 2006 of three of the 40B development projects outlined in the previous section. Grandview Estates, Lynnfield Crossing, and Lynnfield Village would add a total of 35 affordable units to Lynnfield's affordable housing inventory, exceeding its minimum of 32 units, or 0.75%, under Planned Production for 2006.

Permitting of these projects would place affordable housing ownership units in a variety of housing styles, offering choice to qualified affordable income applicants. The primary emphasis will be on one- and two-bedroom units in accordance with recommendations of the Master Plan. Project developers have included local preferences as outlined in the Affordable Housing Goals section, in order to respond to Lynnfield residents' housing needs where possible.

#### **Request Certification of Compliance and Inclusion on SHI**

Upon the issuance of the comprehensive permits for the above noted projects, and after expiration of the 20 day appeals period, Lynnfield will file a request with the Department of Housing and Community Development for Certification of Compliance with this affordable housing production plan. Additionally, Lynnfield will file a Requesting New Units Form to seek inclusion of such units in its Subsidized Housing Inventory.

### **Medium Term Strategies**

Assuming success in the short term, a Certification of Compliance will provide Lynnfield with a crucial one-year window. This window is a necessary period during which Lynnfield will carefully explore and evaluate opportunities and risks associated with three

large potential housing developments: Lynnfield Commons, Sagamore Spring, and the Starwood Property.

As mentioned previously, Lynnfield Commons' Chapter 40B filing involves 200 rental units near Route 1 and is presently in the public hearing phase with the Lynnfield Board of Appeals. Owners of Sagamore Spring are exploring the market for their property, which, if developed in concert with Lynnfield under a Local Initiative Program, could involve high-density housing units on just the driving range portion of the parcel. Combined with units in a mixed used setting on the Starwood Property, as conceived in discussions with several developers, these housing increases could constitute a dramatic increase in the Town's housing stock.

Lynnfield has taken preliminary steps toward making its preferences known to owners or developers of each of the three sites.

The Town has presented to the owners of Sagamore Spring a proposal to work cooperatively toward development of a significant number of rental units, potentially under Chapter 40R or 40Q. In addition, Town officials have had preliminary discussions with bidding developers on the Starwood Property and have discussed development features which would likely be received favorably by the Town. Early discussions with the developers indicate that they are considering affordable rental units, including a range of commercial development, and considering the potential for Chapter 40R or 40Q development.

Lastly, the proposed Lynnfield Commons development is located in one of few remaining commercially developable areas in Town, the Route 1 corridor. Location of 200 rental units on this property is not considered the 'highest and best use' for the land.

Taken together, the impact of housing across each of the three potential parcels of land could result in a 10 - 20% increase in the housing stock of Lynnfield, and would bring attendant demands upon the Town's services and school programs. Lynnfield is ill-equipped to respond to a simultaneous production of units of that magnitude, and will seek to avoid this situation, if possible.

Depending on the outcomes of the discussions with developers and owners of each of these potential sites, the Town will revisit and shape its medium-term Affordable Housing Strategies, and will submit an amendment to its Affordable Housing Plan for Planned Production for review and approval by the DHCD.

#### **SECTION 4 - USE RESTRICTIONS**

Affordable units created under this plan will be achieved through new construction rather than rehabilitation. As such, the Town will require that rentals and sales of these units be subject to enforceable rent and deed restrictions designed to preserve their status as “affordable” for a minimum of 30 years to perpetuity. This will be done by way of a Regulatory Agreement between the developer, or its assigns, and the subsidizing agency joining in the project. Such Agreement will include that future rentals and sales of affordable units be subject to marketing practices consistent with State and Federal Fair Housing Laws. Local preferences will favor Lynnfield residents, Town or school employees, and graduates of the Lynnfield school district in selection for affordable income ownership and rental units.

