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DIVISION OF MUNICIPAL DEVELOPMENT

HOUSING

Population:

The 2000 US Census counted 2,380 residents in Berlin, a slight increase from the 1990 Census count of 2,293 residents. With a total landmass of 12.9 square miles, Berlin has a population density of roughly 184 people per square mile. The table below presents Berlin's growth in population over the years, as well as the Town's projected population for the year 2010.

Table 1
Berlin Population Growth

Year	# of People	Numerical Change	% Change
1930	1,075	----	----
1940	1,057	-18	-1.7%
1950	1,349	292	27.6%
1960	1,742	393	29.1%
1970	2,099	357	20.5%
1980	2,215	16	5.5%
1990	2,293	78	3.5%
2000	2,380	87	3.8%
2010*	2,700	320	13.4%

Sources: US Census Bureau.
* = 2010 forecast is a draft projection prepared by the Central Massachusetts Regional Planning Commission (CMRPC) – Transportation Dept.

The table above shows that Berlin experienced a significant growth in population between 1940 and 1970. The growth rate has since stabilized with less than 100 new residents being added to the Town's population per decade since 1970. According to a set of draft population projections prepared by the Central Massachusetts Regional Planning Commission (CMRPC) Transportation Department, Berlin's population growth rate is projected to see a significant increase (13.4%) between 2000 and 2010, adding approximately 320 new residents over this ten-year period. According to the Berlin Town Clerk's annual town census for 2003, there are already 2,645 residents in Berlin, which indicates that Berlin's year 2010 population may even be higher than the CMRPC projection.

Table 2
Population Growth – Neighboring Communities

Year	**Berlin**	Bolton	Boylston	Clinton	Hudson	Marlborough	Northborough
1980	2,215	2,530	3,470	12,771	16,408	30,617	10,568
1990	2,293 (3.5%)	3,134 (23.8%)	3,517 (1.4%)	13,222 (3.5%)	17,233 (5.0%)	31,813 (3.9%)	11,929 (12.9%)
2000	2,380 (3.8%)	4,148 (32.4%)	4,008 (14.0%)	13,435 (1.6%)	18,133 (5.2%)	36,255 (14.0%)	14,013 (17.5%)
2010*	2,700 (13.4%)	NA	4,300 (7.3%)	NA	NA	NA	14,900 (6.3%)

Sources: US Census Bureau.
* = 2010 forecast is a draft projection prepared by the Central Massachusetts Regional Planning Commission (CMRPC) – Transportation Dept. The communities of Bolton, Clinton, Hudson and Marlborough are outside of the CMRPC planning region and thus no population projections were prepared for them.

The previous table indicates that Berlin has had the lowest population growth rate when compared to its adjacent neighbors. Percentage-wise, the Town of Bolton has experienced the highest rate of growth, while the City of Marlborough has seen the largest numerical increase to its population. Overall, this subregion has grown by a whopping 17.5% over the past twenty years, although Berlin has grown by just 7.4% during this timeframe. Bolton and Marlborough's proximity to Route 495 has swept them into the growth occurring in the Boston-metro area; however, this does not explain why Berlin has not grown at a similar pace.

Housing Growth:

The table below shows how the Town's housing stock has grown over the years and allows for a comparison against the growth in population. Please note that this table refers only to Berlin's year-round occupied housing units. It is clear from comparing Table 1 (Population Growth) and Table 3 below that Berlin's housing stock has grown at a much faster rate than its population during the last forty years.

Table 3
Housing Unit Growth

Year	# of Occupied Housing Units	Numerical Change	% Change
1960	475	----	----
1970	577	102	21.5%
1980	703	126	21.8%
1990	799	96	13.7%
2000	872	73	9.1%

Sources: = US Census.

Table 4
Housing Unit Growth – Neighboring Communities

Year	**Berlin**	Bolton	Boylston	Clinton	Hudson	Marlborough	Northborough
1980	703	863	1,225	4,662	5,320	10,925	3,351
1990	799 (13.7%)	1,052 (21.9%)	1,330 (8.6%)	5,320 (14.1%)	6,362 (19.6%)	12,152 (11.2%)	4,058 (21.1%)
2000	872 (9.1%)	1,424 (35.4%)	1,573 (18.3%)	5,597 (5.2%)	6,990 (9.9%)	14,501 (19.3%)	4,906 (20.1%)

Sources: US Census.

Taken together, Tables 2 and 4 indicate that the housing stock of Berlin's neighboring communities is growing at a faster rate than their populations, with several towns (Berlin among them) adding more housing units than new residents during the last twenty years. The last two decades saw a tremendous growth in the number of housing units throughout this vicinity. Berlin's housing stock grew at a slower rate than its neighbors during the last twenty years; however, the Town still added 169 new housing units during this time period (while adding only 165 new residents).

Average Household Size:

The previously presented population and housing clearly indicates that Berlin's housing stock has and continues to grow at a faster rate than its population. This is not surprising when one considers the national trend towards smaller household sizes. Couples are having fewer children today and many households are of the single parent variety. Berlin's US Census data confirms this trend. In 1960, the typical Berlin household contained 3.67 people. By 1980, the persons per household figure had declined to 3.27 and by 2000, to 2.72 persons per household.

Another factor contributing to smaller household sizes is "the graying of America", that is, our nation's elderly population is expanding. The Census data clearly demonstrates that this national trend is taking place in Berlin. In 1970, the median age of Berlin's population was 26.1 years of age. By 1990, the median age had increased to 35.8 years of age, and the recent year 2000 Census shows the median age has continued to increase and now stands at 39.5 years of age.

Housing Unit Inventory:

Table 5
Type of Housing Units - Year 2000

	# of Units	Percentage of Total
One Unit (detached):	779	87.2%
One Unit (attached):	11	1.2%
Two Units:	44	4.9%
Three or Four Units:	31	3.5%
Five or More Units:	28	3.2%
Mobile Homes:	0	0.0%
Total:	893	100%

Source: 2000 US Census.

Table 6
Type of Housing Units in Neighboring Communities - Year 2000

Town	One Unit	Two Units	3-4 Units	5+ Units	Mobile Homes
Berlin	790	44	31	28	0
Bolton	1,427	27	22	0	0
Boylston	1,330	69	59	138	10
Clinton	2,780	980	992	1,034	58
Hudson	4,615	588	552	1,223	190
Marlborough	7,832	1,628	856	4,065	513
Northborough	4,261	288	221	224	8

Source: 2000 US Census.

Please note that Tables 5, 6 and 7 include *all* housing units, including vacant houses and seasonal houses. Also note that while the US 2000 Census did not identify any mobile homes in Berlin, the Town Assessor tax records indicate there are indeed nine mobile homes scattered throughout the town: two on Gates Pond Road, two on River Road West, and then single units on Boylston Road, Coburn Road, Sawyer Hill Road, Pleasant Street, South Street and Central Street.

Tables 5 and 6 indicate that slightly less than 90% of Berlin's housing stock is of the single-family home variety and just over 10% is of the multi-family variety (only Northborough has a higher percentage of multi-family units at 22.6% of its total housing stock). A similar breakdown can be seen in the housing stock of Berlin's less populated neighbors (Bolton, Boylston and Northborough). This does not represent a healthy mix of housing opportunities for Berlin residents, especially when one considers the average cost of a single-family home in Berlin (more on this in the following discussion). The larger communities of Clinton, Hudson and Marlborough show a healthy mix of single-family and multi-family housing options. Berlin has added some diversity to its housing stock since 2000, with the addition of 66 condominium units built as part of the Meadowbrook Village over-55 development located off River Road West.

Age of Housing Stock:

Table 7
Age of Housing Stock

Year Structure Built	Number of Units	% of Housing Stock
1990-2000	133	14.9%
1980-1990	92	10.3%
1970-1980	120	13.4%
1960-1970	82	9.2%
1940-1960	147	16.5%
1939 or earlier	319	35.7%
Total:	893	100%

Sources: US Census.

Table 7 above indicates that roughly one third of Berlin's housing stock was built before World War II. Of Berlin's six adjacent neighbors, only Clinton has a larger percentage of pre-World War II housing stock (50%). The remaining five comparable communities have a much lower percentage of pre-World War II housing (ranging from 14% to 26%).

Of Berlin's six adjacent neighbors, Northborough has the lowest percentage of older housing (14.3%). With over one third of Berlin's housing stock being over 60 years old and more than half (52.2%) being over 40 years old, it is safe to say that many of Berlin's residential dwellings would not meet the State's current building code or pass muster with the Town's Building Inspector.

Substandard Housing

The Berlin Board of Assessors has identified 13 properties along Dudley Road as most likely qualifying as substandard housing (housing units that cannot meet the Town's current building code). The Dudley Road housing units represent an aging dense development with very little in the way of property improvements over the years. The 13 homes were built between 1937 and 1965 are all in below average to fair condition with an average assessed value of $161,700.

Housing Occupancy:

Table 8
Type of Occupancy (Owner/Renter - 2000)

	# of Units	Percentage
Owner Occupied Housing:	706	81.0%
Renter Occupied Housing:	166	19.0%

Source: 2000 US Census.

Table 8 above indicates that 81% of Berlin's housing stock is owner-occupied. Of Berlin's six adjacent neighbors, three have a higher percentage of owner-occupied housing (Boylston – 83.7%, Northborough – 84%, and Bolton – 93.4%), while three have a lower percentage of owner-occupied housing (Clinton – 54.1%, Marlborough – 61%, and Hudson – 71%). The percentage of owner-occupied housing in Berlin has remained fairly stable over the past thirty years, hovering right around 80%.

Table 9
Type of Occupancy in Neighboring Communities (Owner/Renter - 2000)

	Berlin	Bolton	Boylston	Clinton	Hudson	Marlboro	Northborough
Owner Units:	706 (81%)	1,330 (93%)	1,317 (84%)	3,028 (54%)	4,964 (71%)	8,842 (61%)	4,123 (84%)
Renter Units:	166 (19%)	94 (7%)	256 (16%)	2,569 (46%)	2,026 (29%)	5,659 (39%)	783 (16%)

Source: 2000 US Census.

Table 9 above indicates that, when compared to Berlin, only the Town of Bolton has fewer rental units. Berlin has a higher percentage of rental units than Boylston and Northborough, but a lower percentage compared with its more urban neighbors of Clinton, Hudson and Marlborough. The data presented in Table 9 indicates that Berlin fairs reasonably well for a rural community in terms of rental unit availability.

In terms of the percent of occupied housing units versus the percentage of vacant units, the 2000 Census reported that 97.6% of Berlin's housing units were occupied, indicating a vacancy rate of 2.4% (mostly rental units). This occupancy rate is comparable to Berlin's six adjacent neighbors, where the vacancy rate ranges from 4.2% (Clinton) to 1.9% (Northborough).

Types of Households:

Table 10
Households by Type (2000)

	# of Households	Percentage
Total Households:	872	100%
Family Household:	666	76.4%
-- Married Couple Households:	(565)	(64.8%)
-- Female-Headed Family Households:	(71)	(8.2%)
-- Male-Headed Family Households:	(30)	(3.4%)
Non-Family Household:	206	23.6%

Source: 2000 US Census.

Table 10 indicates that just over three quarters of Berlin's households consists of family oriented households. This represents a slight decrease since the 1990 Census when family oriented households accounted for 80% of all Berlin households. There has been a slight rise in the number of households headed by females. The 1990 Census counted 59 households headed by females while the 2000 Census counted 71 such households.

Table 11
Households by Type – Comparable Communities (2000)

Household Type	**Berlin**	Bolton	Boylston	Clinton	Hudson	Marlboro	Northborough
Family:	666 (76%)	1,202 (84%)	1,141 (72%)	3,400 (61%)	4,845 (69%)	9,285 (64%)	3,866 (79%)
Non-Family:	206 (24%)	222 (16%)	432 (28%)	2,197 (39%)	2,145 (31%)	5,216 (36%)	1,040 (21%)

Source: 2000 US Census.

Table 11 indicates that of Berlin's adjacent neighbors, only Bolton and Northborough have a higher percentage of family households than Berlin. This is fairly typical for communities where single-family homes represent the predominant housing type. Those communities where the vast majority of the housing stock is made up of single family homes tend to have a higher percentage of family oriented households than those communities with a significant number of multi-family rental units.

Table 12
Population Characteristics (2000)

	Number	Percentage
Total Population:	2,380	100%
-- White Population:	2,323	97.6%
-- Minority Population:	57	2.4%
-- Population Age 65+:	295	12.4%
-- Population Under 18:	596	25.0%

Source: 2000 US Census.

Table 12 on the previous page indicates that Berlin's population is overwhelmingly white, however, Berlin's minority population has more than doubled between 1990 and 2000. Berlin had a minority population of 27 in 1990, which had increased to 57 by 2000. Berlin's elderly population showed a modest increase between 1990 and 2000, with 260 residents age 65 and older in 1990 and 295 senior residents in 2000. Percentage-wise, Berlin's seniors accounted for 11.3% of the Town's total population. By 2000, Berlin's seniors accounted for 12.4% of the Town's total population.

Housing Demand Assessment & Needs Analysis:

The following analysis will document the demand for housing in Berlin and what is actually available (and affordable) for housing opportunities. Before going any further, it is important to outline the assumptions used in this analysis.

- The analysis makes use of year 2000 statistics so that they may be cross-referenced to the 2000 US Census data.
- The median family income (family of four) for the Boston Metropolitan Statistical Area (MSA), as determined by the federal Department Housing & Urban Development (HUD) HOME Program income limits for the year 2000, was $65,500.
- The State Department of Housing & Community Development's now defunct Housing Certification Program listed the Year 2000 median family affordable purchase price for a new home in the Boston MSA at $297,000. This figure is based on what households making 150% of the area median income can afford as a new home purchase price.
- Berlin's poverty-level income figure was obtained from the 2000 US Census ($17,029 is the federal poverty-level income figure for a family of four).
- Housing demand and need was calculated for poverty-level households, low-income households (poverty-level to 50% of the area median income), low-to-moderate income households (50-65% of the area median income), moderate-to-middle income households (65-80% of the area median income), middle-income households (80-150% of the area median income) and upper income households (above 150% of area median income).
- It was assumed that households making up to 65% of the area median income would not be in the market for buying a home but instead-d would most likely rent their housing.
- It was assumed that households making more than 65% of the area median income would most likely be in the market for buying a home.
- For renters, it was assumed that 30% of their annual income would go towards rent.
- For homebuyers, it was assumed that 30% of their monthly income would go towards a house mortgage principal and interest, and $300 a month for taxes and insurance. It was further assumed that homebuyers would make a down payment of at least 5% and have a 30-year mortgage at 7.5%. These assumptions were promulgated by DHCD as part of their now defunct Housing Certification Program.
- The number of rental units and their price ranges were obtained from the 2000 Census.
- Year 2000 home sales data was obtained from the Berlin Assessors Office and only qualified homes sales were used in the ensuing analysis.

Table 13 below provides an affordability analysis for Berlin's rental units. The table outlines the various renter income categories, the number of Berlin households fitting the income categories, the number of rental units in Berlin that are affordable to the various income categories and the gap/surplus for such rental units.

Rental Analysis

Table 13
Rental Unit Need/Demand Analysis

Income Group	Range of Incomes	Range of Affordable Rent	# of Households	# of Actual Units	Deficit/ Surplus
Poverty	$17,029 and below	$425 and below	96	54	-42
Poverty-to-Low	$17,029 - $32,750	$425 - $820	120	24	-96
Low-to-Moderate	$32,750 - $42,575	$820 -$1,065	56	10	-46

Source: US 2000 Census Data and CMRPC Analysis, March 2003.

Table 13 indicates that Berlin has a shortage of rental units that are affordable to poverty-level households, low-income households, and low-to-moderate income households. Essentially, there is a deficit of rental housing across the board. Furthermore, the 2000 US Census indicates that Berlin's renters are struggling to pay the rent on what few rental units exist in Berlin: more than 51% of Berlin's renter households (85 out of 166 renter households) were identified as paying more than 30% of their monthly income towards rent. It is generally assumed that renters paying more than 30% of their monthly income towards rent are exceeding their affordability. It should also be noted that above and beyond the number of actual units existing for poverty-to-moderate income households listed above, there were 59 rental units with a monthly rent of $1,065 or more, and there were 19 rental units where no cash rent was charged (most likely in-law apartments). All told, there is a shortage of 184 rental units for those households making 65% or less of the area's median income.

Subsidized Housing

The waiting list for the apartments at Northbrook Village further supports the need for affordable rental units. Northbrook Village is a 40-unit multi-family housing development located off of Pleasant Street. Funded by the USDA Rural Development's housing program (Section 515: low-income, multi-family housing), and built in 1980, this apartment complex currently serves as home for 40 senior citizen households. The complex is managed by a private entity, as the Town of Berlin does not have a formal Housing Authority. The Town has established a Housing Partnership and this entity is currently discussing with Rural Development the possibility of adding a few more units at Northbrook Village; however, the Partnership would like to ensure that some form of home health care services can be provided for the new units. Northbrook Village has 17 elderly households on its waiting list. These are 17 elderly households from across the region.

As Berlin does not have a formal Housing Authority, it does not participate in the Department of Housing and Community Development's various housing programs for elderly/handicapped households (DHCD Program 667), low-income families (DHCD Program: 705), or the DHCD rental voucher programs for low-income households or non-elderly disabled households.

The Northbrook Village apartment complex represents the primary housing development in Berlin that is counted towards the Town's 10% threshold for low and moderate-income housing as required under Chapter 40-B of Massachusetts General Laws. Three affordable units built as part of the Whitney Estates development are also counted towards Berlin's subsidized housing inventory.

Chapter 40-B MGL outlines a municipality's responsibilities regarding the provision of low and moderate-income housing. The law defines low and moderate-income housing as "...any housing subsidized by the federal or state government under any program...". Thus, by definition, a government subsidy is required in order to qualify as low and moderate-income housing. Please note that this is quite different from the issue commonly known as "affordable housing" which is generally defined as housing that costs no more than one third of a person's total income. Chapter 40-B states that at least 10% of a community's housing stock must consist of low and moderate-income housing (keep in mind the State's definition). Currently, there are 45 municipalities in Massachusetts that have achieved this 10% threshold (only Worcester in the CMRPC region). At the present time, only **4.81%** of Berlin's housing stock is considered low and moderate income (the 40 units of Northbrook Village and the 3 Whitney Estate units).

For municipalities that do not meet the 10% threshold, the practical consequences are as follows (beware the hammer!). Any developer proposing low and moderate-income housing can have the project exempted from local zoning and subdivision requirements and the development could be built in any zoning district, regardless of suitability. In reality, low and moderate-income housing developments are usually built in areas that have suitable infrastructure and convenience amenities (water, sewer, proximity to public transportation, etc.). Chapter 40-B is commonly known as the "Anti-Snob Zoning Act". The table below looks at how Berlin's percentage of low and moderate income housing stock stacks up against its adjacent neighbors.

Table 14
Percentage of Low/Moderate Income Housing – A Comparison

Berlin	Bolton	Boylston	Clinton	Hudson	Marlboro	Northboro
4.81%	5.10%	1.50%	9.50%	10.10%	10.40%	3.8%

Source: Massachusetts Department of Housing & Community Development – Chapter 40-B Subsidized Housing Inventory (April 1, 2006).

Table 14 indicates that Berlin fares better than its small-town neighbors in terms of its percentage of low/moderate income housing; however, its three urban counterparts (Clinton, Hudson and Marlborough) have or are about to reach the 10% affordable housing threshold required under Chapter 40-B.

With only 43 housing units currently counted towards Berlin's 10% low/moderate income housing unit threshold, the Town would need to create another **47** such units created in order to reach the goal of having 10% of its housing stock consist of low/moderate income housing. However, it is important to remember that if non-subsidized housing continues to be built at a faster pace than subsidized housing, Berlin's percentage of affordable housing will decrease. This scenario has been taking place in Berlin for quite some time. In 1990, Berlin's percentage of low/moderate income housing was 5.00%; thus, the Town's percentage of low/moderate income housing has declined as a percentage of Berlin's overall housing stock. A further decline is anticipated unless the Town takes proactive steps to counter this trend.

Even with the shortage of rental units in Berlin, the Town ranks well when compared to the region's other communities in terms of affordable rental units. DHCD lists a Year 2000 affordable monthly rent figure of $1,638 (30% of area median family income) for the Boston MSA. According to the Year 2000 US Census, there were only nine rental units in Berlin (out of a total of 166 rental units) that had monthly rents exceeding $1,500. The Census did not have a monthly rent category beyond the $1,500 and above category, thus it is quite possible that some of the nine rental properties in this category had monthly rents below the Boston MSA affordable monthly rent figure of $1,638. Thus, Berlin's rental units are quite affordable when considered within the regional context. And yet, as previously discussed under Table 13, more than half of Berlin's renter households are having trouble affording their monthly rent. This is indicative of a more widespread problem of not having enough rental units in the region that are affordable to low and very low-income households.

As most rental units are within multi-family dwelling structures, it should be noted that Berlin **DOES NOT** allow multi-family housing anywhere in Town, either By Right or by Special Permit. This is a significant regulatory impediment to creating new apartment units and multi-family dwellings in Berlin.

According to CMRPC's Year 2000 buildout analysis for Berlin, the Town has 4,184 acres of vacant, potentially developable, residentially zoned land (all within the Residential/Agricultural District); and yet none of this land is available for new apartments or multi-family dwellings. Berlin has somewhat mitigated the lack of multi-family housing opportunities through the accessory/in-law apartment provisions of its zoning bylaw.

Home Ownership Analysis

Berlin fares marginally better in terms of providing opportunities for home ownership. There were 21 property sales in Berlin during the year 2000, of which 13 were qualified home sales. The table below provides an analysis of demand for homeownership in Berlin. The table outlines the various homeownership income categories, the number of Berlin households fitting each category and the median sales price of various types of housing units in Berlin for the year 2000.

Table 15
Homeownership Need/Demand Analysis

Income Group	Range of Incomes	Range of Affordable Housing Prices	# of Households
Moderate-to-Middle	$42,575 - $52,400	$115,260 - $152,100	58
Middle-to-Upper	$52,400 - $98,250	$152,100 - 297,000	316
Upper	$98,250 and above	$297,000 and above	224

2000 Low Income Household (50% of area median) Affordable Purchase Price (Boston MSA):	$78,420
2000 Moderate Income Household (80% of area median) Affordable Purchase Price (Boston MSA):	$152,100
2000 DHCD-established Affordable Purchase Price (Boston MSA):	$297,000
2000 Median Sales Price in Berlin For Single Family Home:	$267,098
(13 qualified sales in 2000)	

Source: Low and moderate-income affordable purchase price calculations were performed by CMRPC based on the DHCD calculation formula, the Year 2000affordable purchase price was prepared by DHCD, and the 2000 home sales data is from the Berlin Assessors Office.

Table 15 indicates that for 2000, homes in Berlin were selling for well above what was affordable to low and moderate-income households as defined by Chapter 40-B, but slightly below the more liberal DHCD standard of general affordability, which is based on what households earning 150% of the area median income can afford to pay for housing.

There have been a number of changes during the past five years and these changes have implications for housing in Berlin. The housing market along the I-495 beltway has exploded while the regional economy has experienced a dramatic slow-down with an accompanying rise in unemployment that has slowly begun to abate during the past eighteen months (the State's unemployment rate was 2.6% in 2000, and it now stands at 4.3% as of October 2005).

Further, the last five years have seen the rise in housing costs far exceed the rise in household incomes. The median family income for the Boston MSA has risen from $65,500 in 2000 to $82,600 for the year 2005, an increase of **26%**. For its now defunct Housing Certification Program, DHCD used a very liberal affordability standard to establish an affordable housing purchase price of $297,000 for the Boston MSA in 2000 (based on 150% of the area median household income). Using this same methodology for 2005, the Boston MSA affordable housing purchase price would now stand at $420,500, an increase of **41.6%** over the year 2000 figure. Thus, the cost of housing in the Boston MSA has risen much faster than the rise in the area's median family income during the last five years. This trend has serious implications for the affordability of housing in Berlin.

Data from the Berlin Board of Assessors further bears out the trend of rising housing prices in Berlin. Based on housing sales data for 2004 (the last full year of home sales data), the average sales price of a single-family home in Berlin was $520,940, a **95%** increase over the Town's average single-family home sale price of $267,098 for 2000. These numbers indicate that Berlin has a serious housing affordability problem that is only getting worse. The new average single-family home price in Berlin of $520,940 is more than $100,000 higher than the DHCD

affordable housing purchase price of $420,500, which is based on the DHCD Housing Certification Program's very liberal standard of general affordability (what households earning 150% of the area median income can afford to pay for housing).

Thus, the trend in housing sales in Berlin is such that housing for low and moderate-income households (as defined by Chapter 40-B) is moving even further out of reach. Moreover, even those households making 150% of the area median income are now having a hard time affording homes in Berlin. It is not as if the Town is running out of vacant developable land or is approaching full buildout. Berlin's residential zoning district (Residential/Agricultural) allows single-family housing By Right. According to CMRPC's Year 2000 buildout analysis for Berlin, the Town has 4,184 acres of vacant, potentially developable, residentially zoned land which, if fully developed under the Town's current zoning standards, enough to accommodate 1,338 new house lots.

Housing-Related Issues in Berlin

1. Multi-Family Housing Options: Berlin's zoning bylaw does indeed contain standards for multi-family development. Section 550 of the zoning bylaw limits multi-family dwelling structures to no more than twelve (12) units per building, and also limits the number of bedrooms per multi-family dwelling structure to no more than two bedrooms for 95% of the multi-family units. The zoning bylaw's Table of Dimensional Requirements (Section 620) further states that the minimum lot area for multiple dwelling apartments shall be 80,000 square feet for the first three units, plus 10,000 square feet for each additional unit. However, a read through the zoning bylaw's Table of Principal Use Regulations (Section 320) indicates that multi-family housing is not allowed anywhere in Town either By Right or by Special Permit.

Berlin's zoning scheme appears to treat multi-family housing options in the same manner as senior housing. The zoning bylaw contains standards for a Senior Residential Development Overlay District (Section 430); however, it is up to private landowners to propose such a development, which in turn necessitates Town Meeting approval for a zoning change for the particular property in question. Such is the case for multi-family housing options. The zoning bylaw contains standards for multiple dwellings; however, it is up to individual landowners to propose such developments, which in turn gets considered by all of Berlin's registered voters at Town Meeting by way of a zoning change warrant article. Thus, while the Town's zoning bylaw does contain standards for both senior housing and multi-family housing, Berlin would rather place the onus on creating such housing on private landowners rather than allow such housing By Right or by Special Exception. Having such uses go through the Town Meeting approval process as zoning change warrant articles represents yet another hurdle to creating senior housing and multi-family housing in Berlin.

2. Cluster Housing/Open Space Development Options: It is evident from the results of the Community Planning citizen survey that Berlin citizens are concerned about maintaining the community's rural character. Although Berlin's landscape is notable for its rolling hillsides, agricultural fields and old homesteads, development pressure does have the potential to alter the landscape in less than desirable ways. Cluster-housing/open space development is a concept that allows for building houses closer together and on smaller lot sizes than would normally be

allowed under the underlying zoning standards, while preserving the remaining land as open space. Cluster housing appeals to developers because it enables them to build shorter subdivision roads and (where available) extend public utilities at a reduced cost. Cluster housing can help to preserve rural character *if* the local bylaw gives the Planning Board the flexibility to determine what areas of the property are to remain as undeveloped open space (preserve the ridgeline by having the houses clustered up front, or preserve the rural character of local roads by tucking the houses back from the road). Cluster housing can make economic sense for a municipality in several instances, such as having a central location for picking up school children instead of having the bus stop at every student's house, reduced infrastructure costs and the permanent protection of open space. If municipal utilities are required, the lines for such utilities can be extended into a cluster subdivision cheaper than they can be extended down an existing road as part of a conventional development proposal and a portion of the cluster development's open space can be used to provide recreation facilities for the residents instead of the Town having to acquire and develop recreation facilities on its own. It should be noted that several cluster-housing/open space development bylaws have been brought before Berlin voters at Town Meetings over the past six years, with none of them being approved.

3. Municipal Review of Multiple Lot ANR Proposals: Currently the Town does not have any mechanism to review development plans unless they are submitted to the Planning Board as a subdivision proposal (which means the construction of a new subdivision road). Thus, if a developer wanted to create 20 new lots along an existing Town road, the Town would have limited review authority. The plan would simply be submitted to the Planning Board for their signature as an Approval Not Required (ANR) plan. The only municipal review would occur when the developer applies for driveway permits from the Highway Department or building permits from the Building Inspector and these permits are issued *after* the lots have been created.

The current ANR approval process does not allow for a review of site drainage issues including: volume, degree of infiltration, flow direction and the ability of down-slope drainage structures to accommodate the increased surface water runoff. Many Massachusetts communities have Major Residential Development bylaws in place that provide for municipal review of site planning issues such as drainage, environmental impact and neighborhood impact. It is up to each community to determine what constitutes a "major" residential development. Some local bylaws start the review process at four newly created lots while others aren't triggered unless ten or more lots are proposed. The Town should have some sort of mechanism in place that allows for municipal review of major residential development proposals.

4. Subsidized/Affordable Housing Options: As mentioned previously, only 4.81% of Berlin's housing stock is considered to consist of low and moderate-income housing. The 40 units of Northbrook Village and three units within Whitney Estates are the only units counted towards the Town's 10% threshold for low and moderate-income housing (as required under Chapter 40-B MGL). The Town would need to create another 47 such units created in order to reach the goal of having 10% of its housing stock consist of low/moderate-income housing. Once again, it is important to remember that if non-subsidized housing continues to be built at a faster pace than low/moderate-income housing, Berlin's percentage of low/moderate income housing will continue to decrease.

It should be mentioned that Berlin has sponsored several initiatives to address its shortfall of affordable housing:

- Berlin Housing Partnership – Initiatives: The Town has created the Berlin Housing Partnership to address the issue of affordable housing in the community. Established in the late 1980's, members of the Partnership are appointed by the Board of Selectmen. Since its inception, the Partnership has endeavored to remain active and keep the subject of affordable housing before the townspeople through the annual Town Report and the public surveys conducted as part of the 1996 Master Plan. The Partnership has met and continues to meet with the Board of Selectmen, Planning Board, Conservation Commission and Town Treasurer as needed. The Partnership regularly reviews tax title land with the Town Treasurer and Assessor. In recent years the Partnership has visited numerous assisted living facilities in the region in order to gain first-hand knowledge of how such facilities operate. Partnership members have also attended several affordable housing training sessions along with members of the Zoning Board of Appeals.

  The Partnership has held exploratory meetings with the Northbrook Village Trustees and the federal Department of Housing and Urban Development (HUD) to discuss expanding elderly housing and the necessary services for frail elders to delay entering nursing homes. The goal is to double the number of units at the village in an effort to allow elders to "age in place". Northbrook Village has approximately nine acres of land that could be further developed. In July of 2005, the Partnership met with HUD and DHCD officials, as well as its legislative delegation to discuss this project. The HUD officials offered their support of the expansion project, with Berlin Retirement Homes Inc. (the property owner) supplying the bricks and mortar and Montachusetts Home Health Care the resident services component. After extensive interviews, Gagnier-Hicks Associates was chosen as the grant consultant. The Berlin Planning Board provided the seed money for the Berlin Retirement Homes portion of the co-sponsorship. At the close of 2005, the Berlin Housing Partnership was in the process of collection donations and gathering letters of support.

  The Partnership has been working with a private developer under the Local Initiative Program (LIP) to create a co-housing project on Sawyer Hill Road. This project is a homeownership development that will create 68 housing units, of which 17 will be reserved for low-income households. The Partnership has also been working with a private developer on a Chapter 40B Comprehensive Permit housing project on Dudley Road, known as Berlin Woods. This project will create a total of 72 housing units: 40 rental units and 32 homeownership condominium units. Affordability restrictions will be placed on eight of the condominium units and ten of the rental units created for this development. The Partnership is also working with a private developer on another Chapter 40B project, the River Run housing development located in the southeast corner of town. This project will create eight affordable housing units and recently received a 12-month eligibility extension from MassHousing, the Massachusetts Housing Finance Agency.

- Regulatory Initiatives: Berlin has adopted an inclusionary housing bylaw that applies to new residential developments that results in six or more dwelling units, requiring that at least 15% of the new units be affordable to low and moderate-income households. All affordable units are required to have deed restrictions that protect their affordability in perpetuity. The Town has created Brook Lane as a Senior Residential Overlay District, the standards for which are included in the Zoning Bylaw. Berlin's zoning also allows for the creation of accessory apartments and in-law apartments within existing residential structures.

- Limited Development: It should also be noted that Berlin does support the concept of "limited development" as discussed in the Town's 1997 Master Plan. The concept of limited development involves having the Town purchase a tract of land and then participating in the development and resale of a portion of the tract, while using the proceeds from the sale to help preserve the remainder of the tract as permanently protected open space. While the concept has been implemented in a variety of ways, the primary method has involved the Berlin Conservation Commission purchasing a portion of a property that might otherwise be completely developed. This has been accomplished through direct negotiation with landowners and potential developers, working with individuals proposing a single house lot on a large parcel, and cooperation with adjacent landowners who are interested in protecting abutting property from development. In many instances, the complicated nature of the transactions, with multiple parties involved, has required the assistance of private land trusts that are able to buy and sell land for development in the process of conserving portions of the particular properties. This method is quite useful with large parcels that might otherwise be prohibitively expensive to conserve intact.

5. Older Homes in Need of Rehabilitation and Options for Providing New Affordable Housing Units: As indicated in Table 7, roughly one third of Berlin's housing stock was built prior to World War II. Although no comprehensive inventory has been compiled, it is quite likely that many of these older residences would not meet today's various housing codes (plumbing, electricity, weather-proofing, building code, etc.). The state and federal governments offer numerous grant opportunities for building rehabilitation projects, especially when they benefit low and moderate-income families. A brief description of available housing rehab grants is provided below.

- *Community Development Block Grant Program*: This is a federal program under the US Department of Housing and Urban Development (HUD). The program is implemented at the State level by DHCD. Offered annually, the Community Development Block Grant Program (CDBG) presently has two pots of money available to Massachusetts municipalities: Community Development Fund I (CDF-I) and Community Development Fund II (CDF-II). A community is eligible to apply for one or the other program. In Berlin's case, the Town is eligible to apply for CDF-II Program. Be forewarned that communities interested in applying for CDF funds need to do a substantial amount of advance work prior to submitting an application. Eligible activities include: economic development projects that create and/or retain local/regional jobs, community facilities,

housing rehabilitation and infrastructure improvements (although municipal sewer and water is not present in Berlin). A CDF project must either benefit low and moderate-income people, aid in the prevention and/or elimination of slums and/or blight, or meet an urgent condition posing a serious threat to the health and welfare of the community.

- *The Housing Development Support Program*: The Housing Development Support Program is a component of the federal Community Development Block Grant (CDBG) program administered by DHCD. The program is designed to assist with project-specific affordable housing initiatives with an emphasis on small-scale projects that might otherwise go un-funded. Typical eligible projects include housing rehabilitation, new construction, reclamation of abandoned properties, elderly and special needs housing, and the conversion of obsolete and under-utilized buildings for housing. Funds can be used for acquisition, rehabilitation, site work and related infrastructure. Projects are limited to a maximum of seven housing units, 51% of which must be affordable to and occupied by low and moderate-income households (up to 80% of the area's median household income). This is a grant program and communities that have been Housing Certified by DHCD (Berlin is currently NOT Housing Certified) receive bonus points totaling 10% of the available points for this program.

- *The Massachusetts Affordable Housing Trust Fund*: The Affordable Housing Trust Fund (AHTF) was established by an act of the State Legislature and is codified under Chapter 121-D of the Massachusetts General Laws. The AHTF operates out of DHCD and is administered by the Massachusetts Housing Finance Authority (MHFA) with guidance provided by an Advisory Committee of housing advocates. The purpose of the fund is to support the creation/preservation of housing that is affordable to people with incomes that do not exceed 110% of the area median income. The AHTF can be used to support the acquisition, development and/or preservation of affordable housing units. AHTF assistance can include:

  - Deferred payment loans, low/no-interest amortizing loans.
  - Down payment and closing cost assistance for first-time homebuyers.
  - Credit enhancements and mortgage insurance guarantees.
  - Matching funds for municipalities that sponsor affordable housing projects.
  - Matching funds for employer-based housing and capital grants for public housing.

  Housing developments financed by the AHTF can include market-rate units, but the Trust Fund cannot be used to support such units. The level of assistance provided by the AHTF to a specific project must be the minimum amount necessary to achieve the desired degree of affordability. Housing units created through the AHTF can be counted towards the Town's 10% threshold for affordable housing under Chapter 40-B.

- *The Local Initiative Program*: The Local Initiative Program (LIP) is administered by DHCD and was established to give municipalities more flexibility in their efforts to provide low and moderate-income housing. The program provides technical assistance and other non-financial assistance to housing developed through the initiative of local government to serve households below 80% of the town's median household income.

The program limits the State's review to the most basic aspects of affordable housing: the incomes of the people served, the minimum quality of the housing provided, fair marketing and level of profit. LIP projects must be initiated by the municipality, either through zoning-based approvals (rezoning, special permits, density bonuses, etc.), financial assistance and/or through the provision of land and/or buildings. LIP projects can include new construction, building conversion, adaptive re-use and building rehabilitation. LIP projects are usually administered at the local level by a local housing partnership or, in the absence of a housing partnership, the Board of Selectmen. Affordable housing units created by a LIP project will be counted towards the municipality's 10% low and moderate-income housing threshold. Berlin is currently working on a LIP co-housing project that will result in 68 units on Sawyer Hill Road, of which, 17 units will have affordability restrictions.

- *The HOME Program and the Housing Stabilization Fund*: These programs are offered by HUD (managed by DHCD) and are designed to support the acquisition and/or rehabilitation of existing structures. Acquisition funds are only available to low-income families. Eligible projects include: property acquisition; housing construction and/or rehabilitation; connecting to public utilities; and making essential improvements such as structural improvements, plumbing improvements and energy-related improvements. These programs are offered every two years. Once again, interested communities need to do a substantial amount of advance work prior to submitting a grant application.

- *The 'Get the Lead Out' Program:* This HUD-sponsored program is managed at the State level by the Massachusetts Housing Finance Agency (MHFA). This is a lead abatement program available to single family homes and 2-4 family properties. The Town of Southbridge has used this program to great effect. Offered on an annual basis, these funds are generally easier to apply for than the above referenced CDBG funds.

- *Home Improvement Loan Program*: Another HUD program managed by the MHFA, this program offers funds to eligible owners of one-to-four unit residential properties so that they can make necessary improvements to their residential structures. Eligible improvements include: sewage disposal systems and plumbing needs, safety-related alterations and renovations, energy-related improvements and repairs designed to bring the structure up to local building codes. Offered on an annual basis, these funds generally have an easier application process than the above referenced CDBG funds.

- *Community Septic Management Program*: This program is administered at the State level by the Department of Environmental Protection (DEP). The program makes available to homeowners loan money for repairing failing septic systems. It should be noted that Berlin has participated in this program (through its Board of Health) since 1999.

- *Weatherization Assistance*: HUD provides funding assistance to regional non-profit organizations for fuel assistance and weatherization programs. The Worcester Community Action Council, Inc. is the regional agency that provides such services for Worcester County communities. In order to be eligible for the weatherization program, the applicant must receive some form of federal fuel assistance benefits.

6. Erosion Control Standards: Berlin's Subdivision Regulations contain minimal standards for erosion control during the subdivision construction phase. Topsoil is often exposed for long periods of time during construction and erosion control measures (silt fences, hay bales, etc.) need to be in place to minimize soil erosion. Failure to adequately control erosion during the construction phase can result in the erosion of topsoil, clogging of down-slope drainage facilities, as well as flooding of the property and adjacent properties. Erosion control measures need to be in place during the construction phase in order to ensure that disturbed soil does not wash away. Erosion control problems can be expensive to fix after the fact.

7. Lack of Infrastructure: Another impediment to the creation of new housing opportunities in Berlin is the lack of municipal infrastructure, namely town water and sewer. The lack of such infrastructure has certainly helped to contain the town's rate of development and population growth. Although a blessing for the preservation of the town's rural character, the lack of such infrastructure has prevented the creation of a more dense development pattern in the village areas of town. The presence of infrastructure in Berlin's adjacent neighbors has certainly influenced their development patterns. Provided on the following page is a summary of the infrastructure presence in the communities that border Berlin.

- Bolton: No municipal water or sewer anywhere in town.
- Boylston: Municipal water is present in the center of town. No municipal sewer.
- Clinton: Municipal water and sewer are present in the majority of town.
- Hudson: Municipal water and sewer are present in the majority of town.
- Marlborough: Municipal water and sewer are present in the majority of town.
- Northborough: Municipal water and sewer are present in the central part of town.

Poor local road conditions and overcrowding at the Elementary School are two additional infrastructure impediments to new housing in Berlin.

8. Environmental Constraints: Much of Berlin's land cannot be built upon today because of environmental constraints, whether they are wetlands, floodplains, steep slopes, or poor soil conditions. Many of the upland ridges in town contain significant amounts of ledge (bedrock outcrops). The presence of ledge and the thin rocky soils scattered throughout town have made it difficult to site septic systems that meet the percolation standards of the State's Title V septic regulations. Although the town's environmental constraints can be seen as another blessing for the preservation of the town's rural character, these constraints have limited Berlin's opportunities to provide a wide range of housing choices for its citizens. A breakdown of the land having environmental constraints is provided below.

- Acres of Wetlands (not including buffer zone): 315.
- Acres of Surface Water and Land Subject to the Rivers Protection Act*: 785.
- Acres of Steep Slopes (over 25%): 105.

* = Please note that land subject to the State's River Protection Act is likely to contain some portion of wetlands and/or floodplains.

Housing – Goals & Objectives

Berlin, the town with the smallest population of any town in the Boston Metropolitan Statistical Area has a long history of maintaining a diversified population. Efforts have always been made by the officials of the Town to maintain a community that would allow it's inhabitants to afford to live in their town, and also permit others to move here and live within their means. Unfortunately, due to the constant increased pressure from builders and the steadily rising cost of land, Berlin is faced with a dilemma it has not previously had to cope with, the rapid erosion of the ability of the inhabitants and others to afford to live here.

Therefore, the Berlin Housing Partnership is setting goals and objectives that they hope will make for more affordable housing and a more evenly distributed housing community:

1. Encourage the development of perpetual affordable housing.

2. Maintain the diversity of housing in Berlin, including the monetary aspects.

3. Encourage clustering of new housing growth to preserve rural quality of the Town by means of Zoning and By-laws such as inclusionary housing.

4. Work with State organizations and gain support from elected Town officials by involving other Town boards and organizations.

5. Identify properties for affordable housing, both present dwellings and vacant land.

6. Decide the local government structure needed to deal with affordable housing.

Planned Production Goals

Per DHCD regulations, Berlin's Planned Production goals are based on the Department's most recent Subsidized Housing Inventory (January 6, 2006), which utilizes the 2000 US Census housing count of 893 units as its starting point. Both the DHCD Subsidized Housing Inventory and Berlin's Planned Production goals will need to be revised upon the release of the next decennial census.

The Planned Production table on the following page (Table 15) represents Berlin's numerical goals for addressing its affordable housing shortfall over the next eleven years (2006 through 2016). It should be noted that these are goals only. The Town of Berlin is not in the home-building business, and new homes are primarily the result of developers working with private landowners. Berlin intends to pursue the recommendations contained in this plan (both regulatory and non-regulatory) in a good faith effort to encourage the creation of new affordable housing in Town. Berlin planners will monitor the effects of implementing the recommendations and revise them accordingly. Berlin also intends to address its shortfall of affordable rental units as part of the creation of new affordable housing in Town.

It should also be noted that communities having a DHCD-approved Housing Plan with a planned production strategy (such as the one contained in this document) may have the ability to deny Comprehensive Permits if the community implements its strategy by adding new Chapter 40B housing units annually at 0.75% of 1% of the Town's total year-round housing units. Two years of relief is possible if the community adds Chapter 40B units that are equal to 1.5% of the Town's total year-round housing units. The Planned Production table below attempts to address these two regulatory considerations as well.

As mentioned previously, Berlin has **4.81%** of its housing stock consisting of subsidized housing units that are considered affordable to low and moderate-income households. The 4.81% figure was determined by dividing the number of subsidized housing units in Town (43) by the total number of households in Town as counted by the US Census in the Year 2000 (893 units). Using this formula, Berlin would need to create an additional **47** such units to reach the 10% affordable housing threshold established under Chapter 40B. However, this figure of 47 does not take into account the anticipated growth in new housing over the next eleven years. During the last 20 years, Berlin has added an average of 15 new housing units per year based on local building permit data. This average is assumed to continue during the next eleven years. Surely, some years will have more new units created and some will have less, but for the purpose of the table below, an annual average of 15 new units will be used. Thus, it is expected that Berlin will add approximately 165 housing units over the next eleven years, for a total of 1,058 housing units. In order to reach Chapter 40Bs 10% affordable housing threshold, Berlin would need to have a grand total of 106 affordable housing units by the end of 2016. This will require that Berlin build **63** affordable housing units during the next eleven years (or six affordable units per year) to reach Chapter 40Bs 10% affordable housing threshold.

Table 16
Town of Berlin Planned Production – Numerical Goals

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total Housing Units	893	908	923	938	953	968	983	998	1,013	1,028	1,043	1,058
New Units		15	15	15	15	15	15	15	15	15	15	15
New 40B Units		6	6	6	6	6	6	6	6	6	6	6
Total 40B Units	43	49	55	61	67	73	79	85	91	97	103	109
Gap in 40B Units	-47	-42	-38	-33	-29	-24	-20	-15	-11	-6	-2	+3
Number of New Units for .75% of 1%		7	7	7	7	7	7	7	8	8	10% achieved	
Number of New Units for 1.5% of 1%		14	14	14	14	10% achieved						

With 43 additional affordable housing units in the planning stages (17 from the Sawyer Hill co-housing project, and 8 ownership units and 18 rental units as part of the Berlin Woods project), Berlin will be doubling its number of affordable housing units in the very near future. Thus it is entirely possible that the Town will reach its planned productions goals sooner rather than later.

Desired Mix of New Affordable Housing

For the new affordable housing unit planned production goals outlined in the previous table, Berlin desires that two thirds of the newly created units be of the rental variety in order to address the Town's identified shortfall of affordable rental units. Berlin desires that the remaining third of the newly created affordable housing units be of the home-ownership variety.

In terms of the populations to target for the new affordable housing units, Berlin would like to see half of the newly created units targeted to the senior population (age 65+) and the remainder targeted to both family and non-family households having a mixture of income levels below 80% of the area median household income. These income levels will include poverty-level households, poverty-to-low income households, low-income households, low to moderate-income households, and moderate-income households.

Preferred Use Restrictions for New Affordable Housing

Affordable units must serve households with incomes no greater than 80% of the area median income. Units will be subject to use restrictions or re-sale controls to preserve their affordability as follows:

- A term of perpetuity is required for both new construction and completion of unit rehabilitation.

- Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The units have been, or will be marketed in a fair and open process consistent with State and federal fair housing laws.

Housing – Recommendations

1. Major Residential Development Review: The Town should have a mechanism in place that allows for the municipal review of major residential development proposals, that is, multiple lots (five or more) being created along the frontage of an existing Town road. Currently, such development proposals receive no municipal review as they are created under the Approval Not Required (ANR) process. Having a major residential development review provision in the Town's Zoning Bylaw would allow for the municipal review of site planning issues such as the cumulative impacts of the proposed development in regards to drainage, stormwater management, erosion control, environmental impact and neighborhood impact. Responsible Municipal Entity: The Planning Board if Major Residential Developments are allowed By Right, or the Zoning Board of Appeals if allowed by Special Permit.

2. Chapter 40-B Housing Proposals: The Zoning Board of Appeals (ZBA) should continue to receive training on how to deal with Comprehensive Permits as they relate to low/moderate income housing projects as defined by Chapter 40-B of Massachusetts General Laws. The law and its concomitant regulations are periodically modified, and the ZBA should keep abreast of these changes. The UMass Extension's Citizen Planner Training Collaborative (CPTC) offers classes on this subject on an annual basis and will even provide customized training sessions to individual communities. In addition, DHCD has prepared a procedural "how to" booklet for local communities. Responsible Municipal Entity: The Zoning Board of Appeals.

3. Substandard Housing: The Town should proactively examine its housing stock and work with property owners to identify needed improvements. Once this is done, the Town should further investigate the various State grant opportunities to see if they make sense for Berlin and its property owners. Responsible Municipal Entity: The Board of Selectmen in conjunction with the Building Inspector and the Berlin Local Housing Partnership.

4. Multi-Family Housing in the Commercial-Village Districts: Berlin should discontinue its current practice of putting the onus on private landowners to propose and develop multi-family housing in town. The zoning bylaw contains standards for multiple dwellings; however, it is up to individual landowners to propose such developments, which are then considered at a Town Meeting as a zoning change warrant article. Having such uses go through the Town Meeting approval process as zoning change warrant articles represents yet another hurdle to creating senior housing and multi-family housing in Berlin. In practical effect, the current regulatory treatment of non-elderly multi-family housing means that such housing will never get built in Berlin. As the Town's Commercial-Village Districts are intended to promote the concept of the traditional New England village, it would make sense to allow multi-family housing (or at least two-family housing) in these districts as a way of promoting a more compact development pattern typical of New England villages. The Town should consider allowing multi-family housing (or again, at least two-family housing) in its three Commercial-Village Districts either by right (remember, the zoning bylaw already contains standards for such housing), or by Special Permit. Responsible Municipal Entity: The Planning Board if allowed By Right, or the Zoning Board of Appeals if allowed by Special Permit.

5. Conversion of Existing Single-Family Homes into Two-Family Homes: Berlin's zoning bylaw is silent on the issue of converting existing single-family homes into two-family homes. The option of converting an existing single-family home to a two-family home should be allowed By Right or by Special Exception in the Town's three Commercial-Village Districts. There are many large residential structures in these districts (primarily the older homes) that have the capacity for conversion into two-family homes. Owners of these older large houses typically find these properties are getting more expensive to maintain and the ever-increasing property taxes make them more so. Allowing such conversions would be of benefit in several ways: it would provide the primary property owner with some much needed property tax relief as well as reducing the property's overall maintenance cost (because the cost would be split two ways). This in turn would allow people struggling with the cost of maintaining their homes to stay in place longer. Allowing such conversions would also provide for an increased population density

in the village areas, precisely where higher densities should be encouraged. Lastly, such conversions would provide another affordable housing option for people wishing to live in Berlin or for those people struggling to afford to continue living in town. Currently, the housing stock in Berlin's three village areas is such that six single-family houses have the potential to be converted into two-family houses (one in Berlin Center, two in South Berlin, and three in West Berlin). Responsible Municipal Entity: The Planning Board if allowed By Right, or the Zoning Board of Appeals if allowed by Special Permit.

6. Cluster Housing/Open Space Subdivisions: The Town should consider a cluster housing or open space subdivision bylaw as a tool for preserving open space, farmland, critical environmental resources and scenic vistas in the more rural areas of town (essentially the entire Residential and Agricultural District). In order for such a bylaw to be effective, it must be written in such a way that a developer would prefer to utilize the cluster concept as opposed to the standard subdivision process. Factors to consider when designing a cluster-housing bylaw include: density bonuses, minimum lot sizes, quantity and quality of required open space, drainage, water, waste disposal, length and width of interior roads and of course public health and safety. Responsible Municipal Entity: The Planning Board.

7. Erosion Control Standards: The Town's Subdivision Regulations should be amended to require detailed erosion control plans as part of the submission for definitive subdivision approval. The design standards for such plans should be clearly stated within the Town's Subdivision Regulations. It should be required that erosion control plans be prepared by a registered professional civil engineer and the Subdivision Regulations should be further amended to give the Planning Board the power to have such plans reviewed by an independent engineering consultant of the Planning Board's choice at the developer's expense. The Planning Board has had its own engineering consultant review subdivision plans on occasion but this has been an informal arrangement and has not been codified within the Board's Subdivision Regulations. The Subdivision Regulations should be absolutely clear on the Planning Board's procedures for reviewing definitive subdivision plans so that developers wishing to build in Berlin know what they're getting into. Responsible Municipal Entity: The Planning Board.

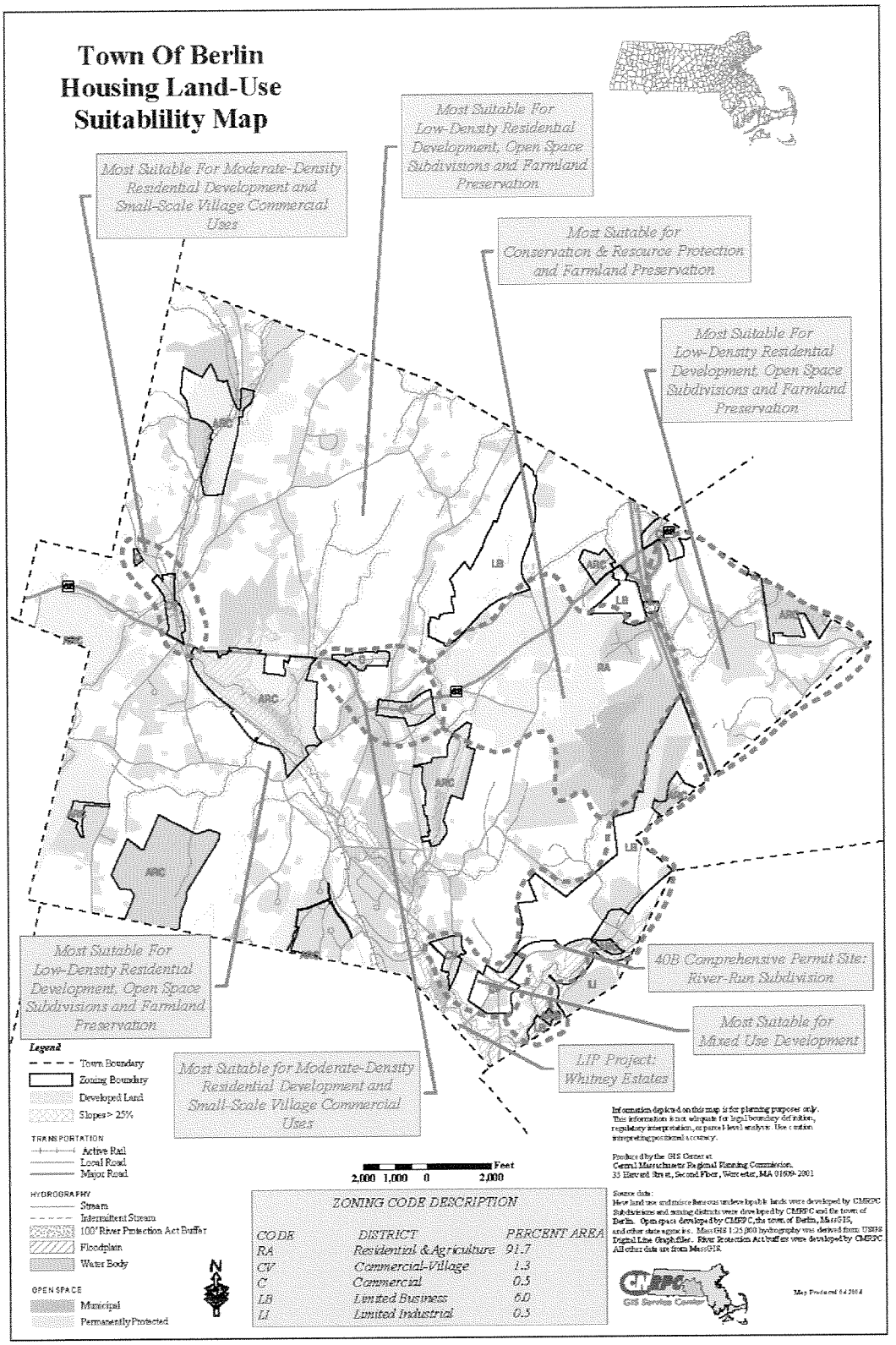
8. Use Non-Regulatory Means to Promote Homeownership: There are three non-regulatory means that Berlin could utilize to promote homeownership – homebuyer counseling & education, a soft second mortgage program, and self-help housing initiatives.

- Homebuyer Counseling, Education. Homebuyer counseling and education are valuable marketing and outreach tools that can help Berlin residents bridge the information gap and prepare them for a successful homeownership experience. The Town could either plan a first-time homeownership initiative by partnering with an agency or institution that provides homebuyer counseling or simply make it known to Berlin residents that such educational organizations exist. There are many nonprofit agencies that offer this service and most have informational brochures that could be displayed at the Town Hall. These agencies are well trained, monitored and certified by the Massachusetts Homeownership Collaborative, which is coordinated by the Citizens Housing and Planning Association (CHAPA). They provide "soup to nuts" information about the home-buying process, from how to budget or repair damaged credit to the many types of mortgage products and

down payment assistance programs. Many also sponsor, or participate in, homebuyer fairs. The CHAPA website (www.chapa.org) maintains a list of counseling agencies and their current and planned activities. Many conventional lenders offer similar programs.

- Soft Second Loan Program. The Town has the option of participating in the Soft Second Loan Program designed to provide soft second mortgage loans to low and moderate-income first time homebuyers. Soft Second loans reduce the first mortgage amounts and lower initial monthly costs to enhance affordability.

- Self-Help Housing. The Town could explore Self-Help Housing programs. Self-Help programs involve sweat-equity by the homebuyer and volunteer labor of others to reduce construction costs. Some communities have donated building lots to Habitat for Humanity to construct affordable single housing units. Under the Habitat for Humanity program, homebuyers contribute between 300 and 500 hours of sweat equity while working with volunteers from the community to construct the home. The homeowner finances the home with a 20-year loan at 0% interest. As funds are paid back to Habitat for Humanity, they are used to fund future projects.


Town Of Berlin
Housing Land-Use
Suitablility Map
Most Suitable For Moderate-Density Residential Development and Small-Scale Village Commercial Uses
Most Suitable For Low-Density Residential Development, Open Space Subdivisions and Farmland Preservation
Most Suitable for Conservation & Resource Protection and Farmland Preservation
Most Suitable For Low-Density Residential Development, Open Space Subdivisions and Farmland Preservation
Most Suitable For Low-Density Residential Development, Open Space Subdivisions and Farmland Preservation
40B Comprehensive Permit Site: River-Run Subdivision
Most Suitable for Mixed Use Development
LIP Project: Whitney Estates
Most Suitable for Moderate-Density Residential Development and Small-Scale Village Commercial Uses
ARC
LB
RA
CV
LI
Legend
Town Boundary
Zoning Boundary
Developed Land
Slopes > 25%
TRANSPORTATION
Active Rail
Local Road
Major Road
HYDROGRAPHY
Stream
Intermittent Stream
100' River Protection Act Buffer
Floodplain
Water Body
OPEN SPACE
Municipal
Permanently Protected
N
Feet
2,000 1,000 0 2,000
ZONING CODE DESCRIPTION
CODE DISTRICT PERCENT AREA
RA Residential &Agriculture 91.7
CV Commercial-Village 1.3
C Commercial 0.5
LB Limited Business 6.0
LI Limited Industrial 0.5
Information depicted on this map is for planning purposes only. This information is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analysis. Use caution interpreting positional accuracy.
Produced by the GIS Center at
Central Massachusetts Regional Planning Commission,
35 Harvard Street, Second Floor, Worcester, MA 01609-2801
Source data:
New land use and miscellaneous undeveloped lands were developed by CMRPC. Subdivisions and zoning districts were developed by CMRPC and the town of Berlin. Open space developed by CMRPC, the town of Berlin, MassGIS, and other state agencies. MassGIS 1:25,000 hydrography was derived from USGS Digital Line Graphfiles. River Protection Act buffers were developed by CMRPC. All other data are from MassGIS.
CMRPC
GIS Service Center
Map Produced 04 2004