

2023

# Town of Berlin

# Housing Production Plan

Prepared by the Berlin Housing Partnership

With technical assistance from  
Central Massachusetts Regional Planning Commission



# TABLE OF CONTENTS

|  |           |
|--|-----------|
| <b>Executive Summary .....</b>   | <b>5</b>  |
| Background and Purpose.....  | 5         |
| Summary of Housing Production Goals.....                                 | 6         |
| Summary of Housing Strategies .....                                      | 6         |
| <b>Introduction .....</b>  | <b>8</b>  |
| Community Overview .....   | 8         |
| Plan Process.....  | 8         |
| Plan Methodology.....  | 9         |
| Housing Production Plans and M.G.L. Chapter 40B .....                    | 9         |
| Safe Harbors .....   | 10        |
| Defining Affordable Housing.....   | 11        |
| Fair Housing and Housing Discrimination .....                            | 12        |
| <b>Housing Needs Assessment.....</b>                                     | <b>14</b> |
| Demographic Characteristics .....  | 14        |
| Economic Profile.....  | 21        |
| Housing Supply Characteristics .....                                     | 27        |
| Housing Market.....  | 35        |
| <b>Housing Challenges .....</b>  | <b>44</b> |
| Regulatory Constraints.....  | 44        |
| Dimensional Requirements .....   | 47        |
| Environmental Constraints .....  | 48        |
| Limited Community Infrastructure.....                                    | 51        |
| Limited Subsidies and Staff Capacity.....                                | 52        |
| Land Availability .....  | 53        |
| Community Perceptions .....  | 53        |
| <b>Housing Production Goals .....</b>                                    | <b>56</b> |
| <b>Housing Strategies.....</b>   | <b>56</b> |
| Strategies that Build Local Capacity to Promote Affordable Housing ..... | 56        |
| Zoning and Policy Strategies.....  | 60        |
| Housing Development Strategies.....                                      | 64        |
| Housing Preservation Strategies .....                                    | 70        |

## TERMS AND DEFINITIONS

The following definitions are for key terms used throughout this document and are based on information from the United States Census Bureau, Department of Housing and Urban Development (HUD), Executive Office of Housing and Livable Communities (EOHLC), or other sources.

**American Community Survey (ACS):** The American Community Survey, or ACS, is a survey conducted every year by the United States Census Bureau. It is the premier source for detailed population and housing information for the country. New data is released each year in the form of estimates in a variety of tables, tools, and analytical reports.

**Affordable Housing:** Housing that is restricted to individuals and families with qualifying incomes and asset levels. Individuals and families receive some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted units. Affordable housing can be public or private. In Massachusetts, affordable housing units are reserved for households with incomes at or below 80 percent of the Area Median Income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements.

**Area Median Income:** To determine who qualifies for affordable housing, a metric called Area Median Income, or AMI, is used. The Area Median Income (AMI) is the midpoint of a region's income distribution- half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income- such as 80% of the AMI- identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income housing.

**Comprehensive Permit:** A local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.B.L. c.40B §§ 20-23 and 760 CMR 56.00. Comprehensive permits can be issued if a municipality has not met any of the three statutory minima for the amount of affordable housing that exists in the community. A comprehensive permit allows a developer to build more densely than the municipal zoning bylaws would permit, allowing more units per acre of land when constructing a new development, if at least 25% (or 20% in certain cases) of the new units have long-term affordability restrictions.

**Cost Burdened:** Households are considered cost burdened if they pay more than 30 percent of their gross income for housing costs.

**Family:** A family is defined by the United States Census as a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

**Household:** A household is defined by the United States Census to include the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

**Housing Unit:** A housing unit is a house, an apartment, a mobile home or trailers, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

**M.G.L. Chapter 40B:** This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable housing developments if less than 10 percent of year-round housing units in the municipality is counted on the SHI. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

**Median Age:** The age which divides the population into two numerically equal groups, that is, half the people are younger than this age and half are older.

**Median Income:** Median income is the amount which divides the income distribution into two equal groups, half earning incomes above the median, half earning incomes below the median. The medians for people are based on people 15 years old and over with income.

**Multi-Family Housing:** Multi-family housing is a commonly used term referring to residential structures that hold more than one separate residential dwelling unit. Occupants do not necessarily have to constitute a “family”, however, as single-person households can be occupying these units.

**Subsidized Housing Inventory:** The Subsidized Housing Inventory, or SHI, is used to measure a community’s stock of low-or moderate- income housing. It is the State’s official list for tracking a municipality’s percentage of affordable housing under M.G.L. Chapter 40B.

# EXECUTIVE SUMMARY

Massachusetts General Law Chapter 40B requires cities and towns in the Commonwealth to work towards ensuring that a minimum of 10% of their total housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). The State encourages municipalities to prepare a Housing Production Plan (HPP) to assist in achieving the 10 percent goal as well as take a proactive step in developing affordable housing. A Housing Production Plan is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). The plan is organized into three principal components:

- 1. Housing Needs Assessment**
- 2. Housing Challenges**
- 3. Housing Production Goals and Strategies**

## BACKGROUND AND PURPOSE

In 2022, the Town of Berlin contracted with the Central Massachusetts Regional Planning Commission (CMRPC) to complete an update of the Town's 2017 Housing Production Plan. CMRPC staff worked collaboratively with the Berlin Planning Board and Housing Partnership to understand local housing conditions, seek input from the community using multiple platforms, and develop strategies that will support the town with meeting the housing needs of current and future residents. CMRPC provided any technical support needed to achieve the deliverables of the Plan.

The goal in developing a Housing Production Plan (HPP) for the Town of Berlin is to provide the town with a strong tool for implementing alternative and affordable housing options to meet Chapter 40B regulations. This Plan is the culmination of baseline demographic and housing research, community outreach, zoning and regulatory review, plus an implementation plan for goals and objectives.

## WHY PREPARE A HOUSING PRODUCTION PLAN?

The Town of Berlin prepared Housing Production Plans in 2006, 2011, and 2017. This plan update will provide updated information on demographic, economic, and housing trends and characteristics as well as recommend strategies to address still unmet local housing needs. These planning efforts are a proactive approach to defining and achieving the following local affordable housing and community planning objectives:

- Provides updated documentation on important demographic and economic trends that have a bearing on future local and regional housing needs.
- Provides a detailed analysis of the local and regional housing dynamic, analyzing how market prices affect residents' ability to pay based on various income levels and target populations.
- Analyzes potential development opportunities to help diversify local housing to address the range of identified local housing needs.
- Identifies what resources are available to support affordable housing development and how the Town can most strategically leverage local investment.
- Includes important data that can be used in applying for public and private sources of financial and technical support for affordable housing development of other community needs.

- Offers a useful educational tool to help dispel misinformation and negative stereotypes regarding affordable housing, ultimately to galvanize local public support for new housing initiatives.
- Demonstrates the community’s intent to proactively address local housing issues.

## SUMMARY OF HOUSING PRODUCTION GOALS

**As of 2023, Berlin’s Subsidized Housing Inventory (SHI) consists of 204 units, or 15.61% of its year-round housing stock.** Data from the most recent United States Decennial Census is used as a baseline for the housing stock. As of the 2020 Census, Berlin has 1,307 year-round housing units. The Massachusetts SHI is the most comprehensive listing of deed-restricted affordable housing units compiled by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). The town has currently met the M.G.L. Chapter 40B SHI target of 10%, therefore is not vulnerable to comprehensive permitting.

## SUMMARY OF HOUSING STRATEGIES

The strategies outlined below were established based on prior planning efforts, regular meetings with the Berlin Planning Board and Housing Partnership, results of the Residential Housing Needs Community Survey, community feedback at the public workshop on October 11, 2022, and input from housing stakeholders. These specific strategies will help the town achieve its affordable housing production goals while creating more diverse housing options to meet the changing needs of the community.

The full descriptions of the Housing Goals and Strategies begin on page 55.

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### 1. STRATEGIES THAT BUILD LOCAL CAPACITY:

Specific actions to help build local capacity to address local housing needs are listed below. While these strategies do not directly produce affordable units, they provide the necessary support to implement a proactive housing agenda and build local support for new affordable housing initiatives.

1. Continue to conduct ongoing community outreach and education
2. Secure professional support
3. Identify and leverage resources to advance housing production and programs

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### 2. ZONING AND POLICY STRATEGIES:

Greater flexibility will be needed in the Town’s Zoning Bylaw and new tools will be required to capture more affordable units and better guide new development to “smarter” locations.

1. Amend inclusionary zoning
2. Consider a Cottage Housing Communities Bylaw
3. Prepare design guidelines or standards to accompany new multi-family housing developments
4. Explore financing assistance programs to support first-time homebuyers and low-income households

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### 3. HOUSING DEVELOPMENT STRATEGIES:

To implement this Housing Plan, the Town will continue to need to partner with developers, non-profit and for-profit, in the creation of additional affordable units.

1. Work with private developers to further smart growth
2. Support small-scale housing and infill housing development and conversions
3. Make suitable public property available for affordable housing
4. Advocate for a higher inclusion of accessible units in proposed housing developments

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### 4. HOUSING PRESERVATION STRATEGIES:

Housing production is critical, but the Town additionally needs to provide resources to help preserve existing SHI units and support the deferred home maintenance needs of lower-income residents, including seniors.

1. Preserve existing units on the Subsidized Housing Inventory (SHI)
2. Obtain funding to correct housing code violations and improve quality of the housing stock

# INTRODUCTION

## COMMUNITY OVERVIEW

The town of Berlin is a historically residential and agricultural community. Initially part of Lancaster and Marlborough, both settled in the 1650's, Berlin was incorporated as a Town in 1812. The town's name is pronounced with the stress on the first syllable. The town is governed by the open town meeting form of government and is led by an elected three-member Select Board that is responsible for implementing town policies unless such powers are specifically assigned to some other office or agency. Day-to-day operations are handled by a town administrator. Located in the metropolitan Worcester area just 12 miles northeast of Worcester and 29 miles west of Boston, Berlin is bounded by Hudson and Marlborough to the east, Northborough to the south, Boylston and Clinton to the west, and Bolton to the north. The town covers an area of approximately 13.1 square miles, of which 12.9 square miles is land and 0.2 square miles is water. In addition to the town's elementary school, Berlin Memorial School, Berlin jointly operates a junior-senior high school with the neighboring town of Boylston, called Tahanto Regional Middle/High School. Many Berlin students also attend Assabet Valley Regional Technical High School, a public vocational high school in Marlborough. Major routes of travel in town include Interstate 495 and Route 62. The shopping centers Solomon Pond Mall, which is partially in Berlin, and Highland Commons are major commercial developments that attract many visitors. The town has experienced significant housing growth in recent years and residences now comprise about one-third of the community's land area.

## PLAN PROCESS

The Town contracted the Central Massachusetts Regional Planning Commission (CMRPC) to develop a Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4). CMRPC staff regularly attended Planning Board meetings with Housing Partnership members in attendance to provide updates and seek feedback on various steps of the planning process.

A Housing Needs Community Survey was utilized as a tool for gathering widespread public input on affordability and availability of housing types in Berlin. The 19-question survey was available to complete online plus paper copies were made available for pick-up and drop-off the Berlin Public Library, Town Offices, and 19 Carter Community Center. The community survey was open from May 2022 to August 2022. Promotional postcards to encourage residents to complete the survey were mailed to every household and post office box in town. In total, 194 surveys were completed by town residents, equaling 7% of the population over the age of 18. Of those who completed the survey, 34% were over the age of 65, 37% were aged 45 to 64, and 29% were under the age of 45. The complete survey, survey results, and promotional materials can be viewed in the Appendix.



Berlin residents and Planning Board members discuss appropriate areas for future housing development at the Community Forum on October 11, 2022.



A hybrid community forum on housing was held on October 11, 2022 at the 1870 Town Hall with a remote participation option. Approximately 25 community members attended the event, either in-person or online, and engaged in discussions on the future of housing in Berlin. Attendees were introduced to the Housing Production Plan with a presentation by CMRPC, allotted time to ask questions, presented with the results from the community survey, and asked to take part in a breakout group activity on the potential design and placement of alternative housing options for Berlin. A brief online survey was made available to the public following the event in order to offer an additional opportunity for input to those who could not attend the community forum. The valuable public input gathered from the discussions and activity of this event has proven helpful in understanding who needs housing and the types and locations of housing that are in demand in Berlin. Materials from the public workshop can be viewed in the Appendix.

## PLAN METHODOLOGY

Data for this report was gathered from a number of reliable and available sources, including:

- 2000, 2010, and 2020 U.S. Decennial Census
- 2016-2021 American Community Survey
- The Warren Group
- ESRI Business Analyst
- Massachusetts Department of Revenue
- Massachusetts Department of Housing and Community Development
- Central Massachusetts Regional Planning Commission
- Metropolitan Area Planning Council
- Berlin Assessor’s Office
- Berlin Housing Production Plan Committee open meetings
- Community input from the hybrid Community Forum on Housing
- Berlin Residential Housing Needs Community Survey results
- Findings from the 2023 report *Aging in Berlin: A Community Needs Assessment*

## HOUSING PRODUCTION PLANS AND M.G.L. CHAPTER 40B

M.G.L. c. 40B Sections 20-23 of the General Laws, known as Chapter 40B or the Comprehensive Permit Law, was enacted as Chapter 774 of the Acts of 1969 to encourage the construction of low- or moderate-income housing throughout the state, particularly outside of cities. This law requires all communities to use a streamlined review process through the local Zoning Board of Appeals (ZBA) for “comprehensive permits” submitted by developers for projects proposing zoning and other regulatory waivers and incorporating affordable housing for at least 25% of the units. Only one application is submitted to the ZBA instead of separate permit applications that are typically required by a number of municipal departments as part of the normal regulatory process. Here, the ZBA takes the lead and consults with the other relevant departments (e.g., Building Department, Planning, Fire Department, Board of Health, etc.) on a single application. The Conservation Commission retains jurisdiction under the Wetlands Protection Act with the Department of Environmental Protection, the Building Inspector applies the State Building Code, and the Board of Health enforces Title 5.

For a development to qualify under Chapter 40B, it must meet all of the following requirements:

- Must be part of a “subsidized” development built or approved by a public agency, non-profit organization, or limited dividend corporation.
- At least 25% of the units in the development must be income restricted to households with incomes at or below 80% of area median income (or 20% of the units targeted to those earning at or below 50% AMI) with rents or sale prices restricted to income levels defined each year by the U.S. Department of Housing and Urban Development (HUD).
- Affordability restrictions must be in effect in perpetuity unless there is a justification for a shorter term that must be approved by EOHLC.
- Development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative marketing requirements.

Under Chapter 40B, cities and towns must work to ensure that at least 10% of their total housing stock qualifies as “affordable” to households earning at or below 80% of the Area Median Income (AMI). For communities that have not achieved the 10% affordable housing requirement, developers can override local regulations by receiving a comprehensive permit from local ZBA’s if they include affordable housing in their projects.

To help meet this 10% goal and take a proactive approach toward developing affordable housing, the State encourages communities to pursue preparing a Housing Production Plan (HPP). This is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) that can allow some relief from 40B pressures if the plan is approved by EOHLC and the town meets the required number of affordable housing units that must be created in a year. Communities that have an EOHLC approved HPP and that have produced units that are deemed “affordable” totaling at least 0.5% of the community’s year-round housing stock will be granted a “certification of compliance with the plan” and become temporarily “appeal-proof” from Chapter 40B for 12 months following certification, or 24 months following certification if 1.0% of its year-round housing units have been produced as affordable.

## SAFE HARBORS

In regard to Chapter 40B, “safe harbor” refers to conditions under which a ZBA’s decision to deny a comprehensive permit will qualify as consistent with local needs and not be overturned by the Massachusetts Housing Appeals Committee, provided the conditions were met prior to the date that the comprehensive permit was filed with the Zoning Board of Appeals. Safe harbors include:

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### STATUTORY MINIMA

- The number of low-or moderate-income housing units in the city or town is more than 10 percent of the total number of housing units reported in the most recent Decennial Census;
- Low- or moderate-income housing exists on sites comprising 1.5 percent or more of the community’s total land area zoned for residential, commercial, or industrial use;
- The comprehensive permit before the ZBA would lead to construction of low- or moderate-income housing on sites comprising more than 0.3 of 1 percent of the community’s total land area zoned for residential, commercial, or industrial use, or ten acres, whichever is larger, in one calendar year.

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## ADDITIONAL SAFE HARBORS CREATED BY REGULATION

EOHLC has certified that the community complies with its affordable housing production goal under its approved Housing Production Plan.

- The community has met EOHLC’s “recent progress” threshold (760 CMR 56.03(1)(c) and 56.03(5)). This implies that within the past 12 months, the community has created new SHI units equal to or greater than 2 percent of the total year-round housing units reported in the most recent decennial census. The recent progress threshold can be helpful to a community that does not have an EOHLC-approved Housing Production Plan.
- The project before the ZBA is a project that exceeds DCHD’s definition of a “large” project under 760 CMR 56.03(1)(d), where the definition of “large” projects varies by the size of the municipality (see 760 CMR 56.03(6)).

**As of 2023, Berlin meets the statutory minima safe harbor due to a SHI percentage of 15.61%.**

## DEFINING AFFORDABLE HOUSING

“Affordable housing” does not refer to the design, type, or method of construction of housing units, but to the cost of the housing to the resident. In Massachusetts, “affordable” means that the housing unit qualifies for inclusion in the Subsidized Housing Inventory, a state-wide comprehensive list of affordable units under long-term, legally binding agreements that are subject to affirmative marketing requirements. For a household to be eligible to rent or buy an income-restricted unit, the household’s income cannot exceed 80% of the Area Median Income (AMI).

The AMI is the median family income for a Metropolitan Statistical Area (MSA). Berlin belongs to the Eastern Worcester County Metropolitan Area which includes 11 municipalities in Eastern Worcester County. HUD updates the AMI annually based on the U.S. Census Bureau’s American Community Survey (ACS) estimated family income for the MSA. As of 2023, the AMI for the Eastern County Metropolitan Area is \$147,600.

Most housing subsidy programs are targeted to particular income ranges depending upon programmatic goals. As defined by the U.S. Department of Housing and Urban Development (HUD), **Extremely Low-Income** housing is directed to those earning at or below 30% of Area Median Income (AMI); **Very Low-Income** is defined as households earning between 31% and 50% of the AMI; and **Low-Income** generally refers to the range between 51% and 80% of the AMI. For example, according to Table 1 showing income limits for 2023, a family of three would qualify for Extremely Low-Income housing with an annual family income of no more than \$37,450; while an income of no more than \$85,200 would qualify the same family for Low Income housing.

Table 1: Income Limits for The Eastern Worcester County Metropolitan Area, 2023

| 2023 Area Median Income (AMI) = \$147,600 |                                   |                              |                         |
|---|-----------------------------------|------------------------------|-------------------------|
| # Persons in Household                    | Extremely Low Income (30% of AMI) | Very Low Income (50% of AMI) | Low Income (80% of AMI) |
| 1   | \$29,150                          | \$48,550                     | \$66,300                |
| 2   | \$33,300                          | \$55,500                     | \$75,750                |
| 3   | \$37,450                          | \$62,450                     | \$85,200                |
| 4   | \$41,600                          | \$69,350                     | \$94,650                |
| 5   | \$44,950                          | \$74,900                     | \$102,250               |
| 6   | \$48,300                          | \$80,450                     | \$109,800               |
| 7   | \$51,600                          | \$86,000                     | \$117,400               |
| 8   | \$54,950                          | \$91,550                     | \$124,950               |

*Source: U.S. Department of Housing and Urban Development (HUD) FY 2023 Income Limits*

The Executive Office of Housing and Livable Communities (EOHLC) maintains the Subsidized Housing Inventory (SHI), a comprehensive listing of the properties that meet the criteria to be counted towards a community’s 10% affordable housing threshold mandated under Chapter 40B. The inventory is comprised of both rental properties and ownership units. The SHI does *not* include unsubsidized housing that is currently inexpensive or private market housing rented to low- and moderate-income households through housing vouchers. Municipalities and/or developers are responsible for updating their inventory directly with EOHLC. When new subsidized units are occupied or permitted within a municipality, the municipality (or the developer) must make a written request for units to be added to the municipality’s inventory. This task is accomplished through the *SHI: Requesting New Units Form*, available on the Massachusetts Subsidized Housing Inventory website, which must be submitted to EOHLC.

## FAIR HOUSING AND HOUSING DISCRIMINATION

Title VIII of the Civil Rights Act of 1968, also referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale, or financing of a home based on race, color, national origin, religion, sex, familial status, and mental or physical handicap. Massachusetts law included the following protected classes for tenants and homebuyers: marital status, children, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, retaliation, and receipt of public assistance or rental subsidies.

Under Federal Law, state and local governments that receive federal housing funds are required not only to refrain from discriminatory practices, but they must also take initiative in promoting open and inclusive housing patterns, also known as “affirmatively furthering fair housing” or “AFFH”. As defined by HUD, this practice includes the following:

- Analyzing and eliminating discrimination in the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;

- Promoting housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
- Fostering compliance with the nondiscrimination provision of the Fair Housing Act.

In 2021, the White House issued a memorandum to the Secretary of HUD, which declared that the affirmatively furthering fair housing provision in the Fair Housing Act, "...is not only a mandate to refrain from discrimination but a mandate to take actions that undo historic patterns of segregation and other types of discrimination and that afford access to long-denied opportunities."<sup>1</sup> A number of Executive Orders implicating HUD's responsibility for implementing the mandate of AFFH were issued by the White House in 2021, including Executive Order 13895, "Advancing Racial Equity for Underserved Communities Through the Federal Government" and Executive Order 13988, "Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation."

Under Federal and State Law, municipalities must also ensure that municipal policies and programs do not have a disparate impact on members of a protected class. Disparate impact is a significant legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest.

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<sup>1</sup> U.S. Department of Housing and Urban Development Affirmatively Furthering Fair Housing (AFFH) Website

# HOUSING NEEDS ASSESSMENT

## DEMOGRAPHIC CHARACTERISTICS

It is important to closely examine demographic characteristics and trends to understand the composition of the population and how it relates to current and future housing needs. Key questions to be addressed include the following:

- What have been the historical growth trends in the community?
- What are the ramifications of increases and decreases of various age groups regarding housing needs?
- What are the variations in household size and types of households that suggest specific housing needs?

It should be noted that this Housing Needs Assessment includes the most up-to-date data available. The Decennial Census data is typically provided as this data reflects actual counts. The most recent issue of the Census Bureau's American Community Survey (ACS) is also shown for some data not covered by the decennial counts and for more up-to-date information. Because the ACS is based on a sample, it is subject to sampling error and variation.

## POPULATION AND HOUSEHOLD TRENDS

Berlin is a small, rural-suburban community, located only about 12 miles from the second largest city in New England: Worcester. Neighboring communities, which will be used for the purpose of comparison in this assessment, include Bolton, Boylston, Clinton, Hudson, Marlborough, and Northborough. According to the most recent Decennial Census, as of 2020 Berlin's population totals 3,158 residents. The town has experienced a few periods of rapid population expansion in its history. As shown in Table 2 and Figure 1, Berlin experienced significant population growth after World War II, increasing from 1,349 residents in 1950 to 2,099 by 1970; resulting partly from the construction of Interstates 290 and 495 in the 1960s.

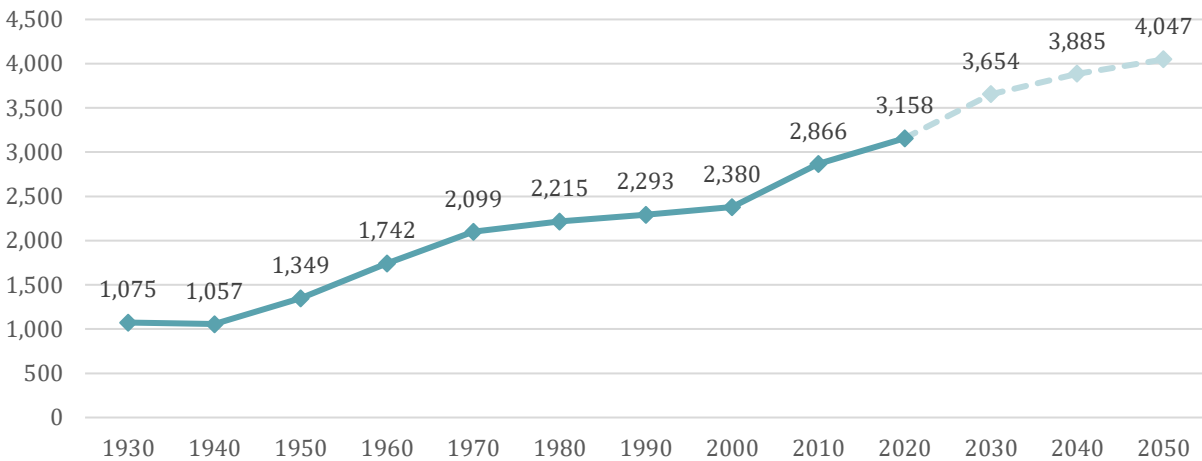
Berlin's population increased by 38% between 1990 and 2020, which was approximately double the growth rates of Worcester County (21%) and Massachusetts (17%) during this time period. This rapid growth has been largely generated by increased development activity in Berlin and communities in the I-495 corridor, notably the construction of the Solomon Pond Mall in 1996 which brought more commerce to the area. The region is becoming more attractive to residents and businesses from the Boston metropolitan area in search of more affordable living conditions and new employment opportunities. According to population projections conducted by CMRPC, Berlin is anticipated to have 3,654 residents by 2030, 3,885 residents by 2040, and 4,047 residents by 2050.

Table 2: Historical Population Change in Berlin, 1930 to 2020

| Year | Total Population | Number Change from Previous Decade | Percentage Change from Previous Decade |
|------|------------------|------------------------------------|--|
| 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            | 116                                | 5.5%                                   |
| 1990 | 2,293            | 78                                 | 3.5%                                   |
| 2000 | 2,380            | 87                                 | 3.8%                                   |
| 2010 | 2,866            | 573                                | 24.1%                                  |
| 2020 | 3,158            | 292                                | 10.2%                                  |

Source: U.S. Decennial Census 1930-2020

Figure 1: Berlin Historical Population Growth with Projections  
 Source: U.S. Census Bureau; CMRPC Population Projections



The U.S. Census Bureau states that a *household* consists of all the people who occupy a housing unit, including the related family members and all the unrelated people. A *family household* includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption. A *non-family household* consists of a householder living alone or where the householder shares the home exclusively with people to whom there is no familial relation. With 1,311 total households as of 2021, Berlin’s household composition has increased by 34% in the last two decades. Comparatively, Berlin’s rate of household growth since 2000 far exceeds that of its surrounding communities (Figure 2). The proportion of family households in town has decreased since 2000, a trend occurring across Worcester County and Massachusetts as a greater number of people unrelated to one another are sharing housing.

Table 3: Berlin Households by Household Type, 2000-2020

|  | 2000 |       | 2010  |       | 2020  |       |
|--|------|-------|-------|-------|-------|-------|
|  | #    | %     | #     | %     | #     | %     |
| Total Households   | 870  | -     | 1,044 | -     | 1,260 | -     |
| Family Households  | 659  | 75.7% | 766   | 73.4% | 883   | 70.1% |
| Family Households with Own Children <18                                | 308  | 35.4% | 315   | 30.2% | 262   | 20.8% |
| Male householder, no spouse present with own children under 18 years   | 7    | 0.8%  | 20    | 1.9%  | 14    | 1.1%  |
| Female householder, no spouse present with own children under 18 years | 23   | 2.6%  | 58    | 5.6%  | 23    | 1.8%  |
| Non-family Households  | 211  | 24.3% | 278   | 26.6% | 377   | 29.9% |
| Householder living alone   | 159  | 18.3% | 228   | 21.8% | 357   | 28.3% |
| Elderly single-person households                                       | 69   | 7.9%  | 46    | 4.4%  | 171   | 13.6% |
| Average household size   | 2.73 | --    | 2.67  | --    | 2.53  | --    |

Sources: U.S. Decennial Census 2000, 2010, 2020

Between 2000 and 2020, the number of households in Berlin increased by 390 households, or 31%. This growth rate has outpaced all of Berlin’s surrounding neighbors (Figure 2).

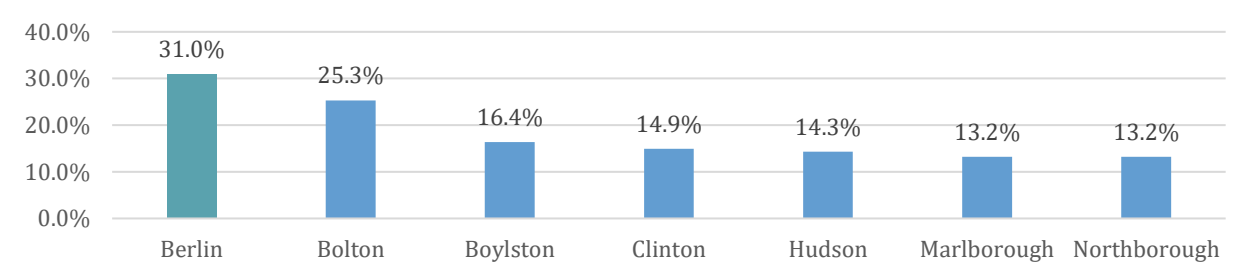
In 2020, 883 households in Berlin, or 70% of all households, were classified as family households (Table 3). The remaining 30% of households consist of members who are not related to one another. Family households with children under the age of 18 make up 21% of all households, a significant decrease from previous decades. In 2000, there were 308 family households with their own children under the age of 18 living in Berlin, which has decreased to 262 households as of the 2020 Census.

Berlin’s average household size has declined from 2.73 in 2000 to 2.53 as of 2020. As regional and national trends indicate, the number of people living in a household has been declining as more people choose to live alone, delay having children, or have fewer or no children. Additionally, the number of elderly single-person households has risen significantly, increasing from 69 households in 2000 to 171 households in 2020.

At 3% of all households as of 2020, Berlin has a lower proportion of single-parent households than the county and the state, each of which were at 8% during the same time period. It is important to consider the housing needs of single-parent households, who may have more difficulty affording a safe and spacious home to live in because of the reliance on one income to support the family. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

Figure 2: Total Household Growth 2000-2020

Source: U.S. Decennial Census 2000, 2020





## AGE

It is important to examine age distribution in a community as different age groups may have various requirements and preferences for housing. Additionally, age is a protected class under State Law. The 2020 U.S. Decennial Census shows that 20% of the Berlin population are under the age of 20; 15% are between the ages of 20 and 34 years; 26% are between the ages of 35 and 54 years; 17% are between the ages of 55 and 64 years; 20% are between the ages of 65 and 84 years; and 3% are ages 85 or higher (Table 4).

Between 2000 and 2020, Berlin experienced the most notable increases in its population over the age of 55. The Advanced Elderly age cohort increased by 64%; the Seniors age cohort increased by 57%; and the Near Seniors age cohort increased by 53%. Berlin's median age has increased by nearly 8 years since 2000 (Figure 3). The town now has the highest median age compared to surrounding communities and experienced the greatest increase over the past two decades.

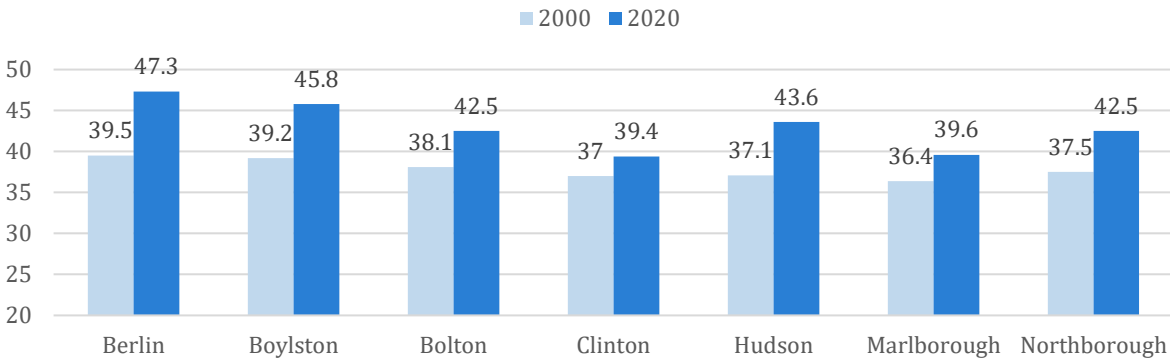
Age cohorts that experienced decline over that past two decades include Pre-school (-10%) and Middle Family (-5%), indicating that the number of families with young children may be decreasing in Berlin. The loss of residents under the age of five and those between the ages of 35 and 54 has significant implications on school enrollment, as these groups represent both future students in the public school system and parents of school age children. This data can further be supported by examining Figure 6, which shows the changes in Berlin's elementary school enrollment since 2002, demonstrating an overall decline in enrollment with a slight uptick beginning in 2020.

Table 4: Percentage of Total Population by Lifecycle Group, 2000-2020

| Lifecycle Group             | 2000  |       | 2010  |       | 2020  |       |
|-----------------------------|-------|-------|-------|-------|-------|-------|
|                             | #     | %     | #     | %     | #     | %     |
| Total Population            | 2,380 | -     | 2,866 | -     | 3,158 | -     |
| Pre-school (0-4 years)      | 172   | 7.2%  | 130   | 4.5%  | 156   | 4.9%  |
| School Ages (5-19 years)    | 467   | 19.6% | 524   | 18.3% | 484   | 15.3% |
| Young Adult (20-24 years)   | 82    | 3.4%  | 104   | 3.6%  | 164   | 5.2%  |
| Young Family (25-34 years)  | 261   | 11.0% | 243   | 8.5%  | 305   | 9.7%  |
| Middle Family (35-54 years) | 853   | 35.8% | 928   | 32.4% | 811   | 25.7% |
| Near Seniors (55-64 years)  | 250   | 10.5% | 414   | 14.4% | 534   | 16.9% |
| Seniors (65-84 years)       | 266   | 11.2% | 472   | 16.5% | 623   | 19.7% |
| Advanced Elderly (85+)      | 29    | 1.2%  | 51    | 1.8%  | 81    | 2.6%  |
| Under 18                    | 639   | 26.8% | 654   | 22.8% | 581   | 18.4% |
| Age 65+                     | 295   | 12.4% | 523   | 18.2% | 704   | 22.3% |
| Median Age                  | 39.5  | --    | 46.1  | --    | 47.3  | --    |

*Source: U.S. Decennial Census 2000, 2010, 2020*

Figure 3: Median Age  
 Source: U.S. Decennial Census 2000, 2020



The town’s aging population has important implications for its housing stock. Although seniors may desire to remain in their homes for as long as possible, there are challenges related to affordability, accessibility, and limited connections to community and health services that can make this difficult. An aging population implies a need for appropriate housing options such as single-level homes, affordable housing for those living on fixed incomes, housing with accessibility features such as ramps or handrails, accessory dwelling units for elderly parents to live independently but near family, homes in walkable neighborhoods, assisted living, skilled nursing facilities, or other types of retirement communities.

According to the 2023 report titled *Aging in Berlin: A Community Needs Assessment*, it was determined through extensive public outreach that there are extremely limited options within Berlin to downsize and the costs and upkeep of homes are concerning for older adults who want to remain in the community. Without adequate housing options for residents looking to downsize, older adults will either remain in homes that are inappropriate or unmanageable, or they will be forced to leave the community. It is critical for Berlin to carefully plan for an aging population and create viable options for its members.

## GROUP QUARTERS

People not living in a family or non-family household are classified by the U.S. Census Bureau as living in *group quarters*. Group quarters include facilities such as prisons, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. According to the 2020 U.S. Decennial Census, there are two (2) Berlin residents living in group quarters, both of which are noninstitutionalized.

## RACE AND ETHNICITY

The population of Berlin is primarily White, 89% of the town’s total population, according to the 2020 U.S. Decennial Census. Table 5 presents data on the racial distribution of the population in Berlin, comparing 2000 to 2020. The town has experienced limited but increasing racial diversity since 2000, when 98% of the population described themselves as White, which has declined to 89% in 2020. Residents identifying as two or more races increased from 1% of the population in 2000 to 7% of the population in 2020. Additionally, residents identifying as Hispanic or Latino (of any race) increased notably from 1% of the population in 2000 to 4% of the population in 2020. Other race and ethnicity categories experienced very little change over the twenty-year time period.

Table 5: Population by Race/Ethnicity, 2000-2020

|  | 2000  |     | 2020  |     |
|--|-------|-----|-------|-----|
|  | #     | %   | #     | %   |
| Total Population                           | 2,380 | -   | 3,158 | -   |
| White                                      | 2,323 | 98% | 2,822 | 89% |
| Black or African American                  | 4     | <1% | 18    | 1%  |
| American Indian and Alaska Native          | 2     | <1% | 4     | <1% |
| Asian                                      | 23    | 1%  | 38    | 1%  |
| Native Hawaiian and Other Pacific Islander | 0     | 0%  | 3     | <1% |
| Some other race                            | 9     | <1% | 47    | 1%  |
| Two or more races                          | 19    | 1%  | 226   | 7%  |
| Hispanic or Latino (of any race)           | 12    | 1%  | 127   | 4%  |

*Source: U.S. Decennial Census 2000, 2020*

## DISABILITY

Disability is a protected class under Federal Law. A disability is defined by the U.S. Census Bureau as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible.

Table 6 shows that according to the 2021 American Community Survey estimates, an estimated 15.5% of Berlin’s population, or 514 residents, claimed one or more disabilities. This rate is higher than the proportions for the county and state at 12.2% and 11.6%, respectively. The percentage of residents in Berlin with disabilities has grown from 9.7% at the time the previous Housing Production Plan was completed in 2017.

Ten percent of Berlin’s population aged 18 to 64 (172 residents), also known as “working-age residents,” are estimated to have one or more disabilities. One-third of Berlin’s population aged 65 and over (313 residents) reported having one or more disabilities. Ambulatory difficulties and hearing difficulties are currently the most common disabilities faced by the senior population in Berlin. With projections of an increasing elderly population in Berlin, the demand for affordable and barrier-free/accessible housing may be on the rise. The range of disabilities present in the town’s population requires different types of accessible housing to serve the needs of persons with disabilities. Some communities in Massachusetts have put more effort and resources into integrating accessible housing and housing with supportive services into planning for market-rate and affordable housing development. There are a few group homes in town dedicated to serving people with disabilities.

Table 6: Population by Estimated Disability Status

|                                       | Berlin   |                             | Worcester County |                             | Massachusetts |                             |
|---------------------------------------|----------|-----------------------------|------------------|-----------------------------|---------------|-----------------------------|
|                                       | Estimate | Percent of Total Population | Estimate         | Percent of Total Population | Estimate      | Percent of Total Population |
| Total civilian population             | 3,319    | 100.0%                      | 846,034          | 100.0%                      | 6,922,305     | 100.0%                      |
| With a disability                     | 514      | 15.5%                       | 103,479          | 12.2%                       | 803,600       | 11.6%                       |
| Population 18 to 64 years             | 1,760    | 53.0%                       | 535,840          | 63.3%                       | 4,413,041     | 63.8%                       |
| With a disability                     | 172      | 5.2%                        | 55,311           | 6.5%                        | 393,175       | 5.7%                        |
| With a hearing difficulty             | 64       | 1.9%                        | 9,480            | 1.1%                        | 65,823        | 1.0%                        |
| With a vision difficulty              | 39       | 1.2%                        | 7,767            | 0.9%                        | 61,807        | 0.9%                        |
| With a cognitive difficulty           | 47       | 1.4%                        | 28,125           | 3.3%                        | 197,126       | 2.8%                        |
| With an ambulatory difficulty         | 88       | 2.7%                        | 20,581           | 2.4%                        | 153,552       | 2.2%                        |
| With a self-care difficulty           | 70       | 2.1%                        | 9,229            | 1.1%                        | 64,160        | 0.9%                        |
| With an independent living difficulty | 104      | 3.1%                        | 21,803           | 2.6%                        | 145,597       | 2.1%                        |
| Population 65 years and over          | 949      | 28.6%                       | 129,708          | 15.3%                       | 1,122,280     | 16.2%                       |
| With a disability                     | 313      | 9.4%                        | 40,468           | 4.8%                        | 345,430       | 5.0%                        |
| With a hearing difficulty             | 183      | 5.5%                        | 17,898           | 2.1%                        | 142,844       | 2.1%                        |
| With a vision difficulty              | 84       | 2.5%                        | 6,167            | 0.7%                        | 54,962        | 0.8%                        |
| With a cognitive difficulty           | 27       | 0.8%                        | 9,258            | 1.1%                        | 83,178        | 1.2%                        |
| With an ambulatory difficulty         | 205      | 6.2%                        | 24,372           | 2.9%                        | 210,192       | 3.0%                        |
| With a self-care difficulty           | 23       | 4.5%                        | 8,732            | 1.0%                        | 80,972        | 1.2%                        |
| With an independent living difficulty | 98       | 3.0%                        | 16,373           | 1.9%                        | 148,420       | 2.1%                        |

Source: American Community Survey 5-Year Estimates 2021

## POPULATIONS WITH SPECIAL NEEDS

Populations with special needs are considered to be residents who require specialized housing and/or support services. Included in this category, in no particular order, are:

- People with physical disabilities
- Elderly and frail elderly
- Veterans
- Survivors of domestic violence
- Youth aging out of foster care and at-risk youth
- People with psychiatric and cognitive disabilities
- People with substance abuse issues
- Ex-offenders
- People living with HIV or AIDS
- People who are homeless

The needs of these sub-populations may overlap in many cases, as well as the institutions that serve them. Special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate and affordable housing, due to lower incomes and other obstacles, and often require enhanced support services. While members of these populations often move through temporary housing placements, they often seek permanent and stable housing options. Unfortunately, due to the small size of Berlin, municipal level data is not available on these specialized populations.

According to data from the 2021 American Community Survey, 7% of Berlin's civilian population 18 years and over are veterans. Approximately half of the town's veterans are over the age of 65. There are currently no housing facilities specifically for veterans. However, there is an active Veterans' Service Officer who assists veterans, their spouses, and their families with their eligibility to services, benefits, and entitlements from Federal, State, and Local agencies, as well as advocating for qualified veterans seeking homeless shelter, transitional housing, and outreach programs.

The Town of Berlin offers a Senior and Veteran Tax Work-Off program which allows eligible seniors and veterans the opportunity to work for the Town and in return receive a reduction in property taxes each fiscal year worked. The property tax reduction amount is based on the total number of hours worked at the Massachusetts minimum wage rate. As of 2023, the maximum time allowable per fiscal year is 125 hours and the rate for compensation is \$15 per hour. This program is in addition to other tax abatements and property tax exemptions for which senior and veteran taxpayers may be eligible under other statutes. Seniors and veterans must own and occupy the residence for which property taxes are paid and for which credit is being sought.

There are numerous organizations that provide support services and group homes in Worcester County. There are likely individuals with developmental disabilities who live independently in town with support from the Department of Developmental Services (DDS).

## ECONOMIC PROFILE

This section examines income and other issues related to economic status to address the following questions:

- What changes in income levels have occurred and how does this relate to housing affordability?
- Are there growing income disparities among residents?
- What are the trends toward educational attainment that can affect employment opportunities and one's ability to afford housing?
- What proportion of the population is disabled or has other special needs that limit their employment options and income?

## INCOME AND POVERTY

Income of households is directly related to the amount of money that individuals and families can allocate for housing. Housing that is affordable for lower-income households is significant for creating household stability and economic self-sufficiency. To build and retain a strong and talented workforce to improve the region and state's economic competitiveness, housing that is affordable to working class and middle-class households needs to be readily available.

Table 7: Median Household, Family, and Nonfamily Income 2021

|   | <b>Median Household Income</b> | <b>Median Family Income</b> | <b>Nonfamily Households</b> |
|---|--------------------------------|-----------------------------|-----------------------------|
| Berlin  | \$106,908                      | \$121,182                   | \$43,919                    |
| Worcester County  | \$81,660                       | \$104,022                   | \$44,538                    |
| Massachusetts   | \$89,026                       | \$112,543                   | \$51,829                    |
| <i>Source: American Community Survey Estimates 2021</i> |                                |                             |                             |

Income levels for households and families are higher in Berlin than Worcester County or Massachusetts, indicating an overall growing prosperity of the town’s residents (Table 7). However, nonfamily households in Berlin have a slightly lower median income than the county and state. People living in nonfamily households tend to be disproportionately young or old compared to family households, hence may not have the same level of wealth. Table 8 shows that currently household incomes are relatively high, increasing significantly (63%) between 2000 and 2021. The increasing wealth of Berlin’s residents is also reflected in the growing proportion of those earning more than \$100,000; from 24.5% of all households in 2000 to 42.7% of all households by 2021.

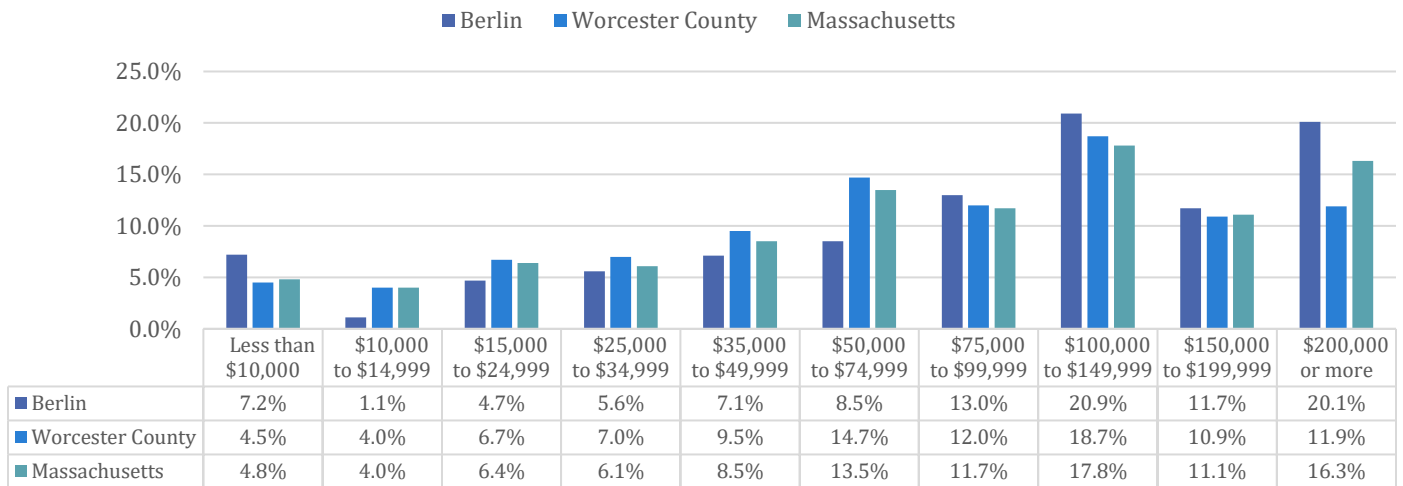
Table 8: Berlin Household Income by Level of Income

| <b>Income Range</b>   | <b>2000</b> | <b>2010</b> | <b>2021</b> |
|---|-------------|-------------|-------------|
| Under \$10,000  | 2.4%        | 0.7%        | 7.2%        |
| \$10,000 to \$24,999  | 16.8%       | 8.0%        | 5.8%        |
| \$25,000 to \$34,999  | 7.2%        | 6.6%        | 5.6%        |
| \$35,000 to \$49,999  | 9.7%        | 9.1%        | 7.1%        |
| \$50,000 to \$74,999  | 18.7%       | 14.2%       | 8.5%        |
| \$75,000 to \$99,999  | 20.7%       | 17.5%       | 13.0%       |
| \$100,000 to \$149,999  | 16.3%       | 19.5%       | 20.9%       |
| \$150,000 or more   | 8.2%        | 24.4%       | 21.8%       |
| Median Household Income   | \$65,667    | \$92,917    | \$106,908   |
| <i>Source: U.S. Decennial Census; American Community Survey 5-Year Estimates 2021</i> |             |             |             |

On the other end of Berlin’s income range for households, in 2021 there were proportionately more households earning below \$10,000 annually than Worcester County or Massachusetts. Additionally, Berlin households in this income range increased between 2000 and 2021. Berlin has a lower proportion of residents in the mid-range of incomes compared to the county and state.

Compared to neighboring communities, Berlin’s median household income as of 2021 (\$106,908) falls below those of Bolton, Boylston, and Northborough but remains higher than Hudson, Marlborough, and Clinton. The town’s median household income is significantly higher than Massachusetts (\$89,026) and Worcester County (\$81,660).

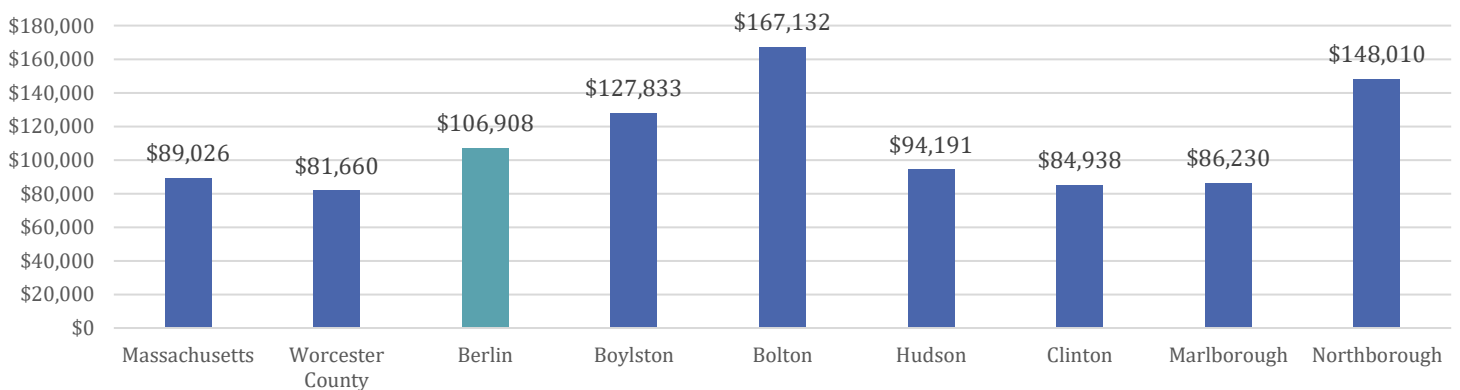
**Figure 4: Income Distribution by Level of Income  
Berlin, Worcester County, and Massachusetts**  
Source: American Community Survey 5-Year Estimates 2021



In the United States, housing can be considered “affordable” if the household pays no more than 30% of its annual income on housing. Households who pay more than 30% of their income towards housing are considered ‘cost-burdened’ and may have difficulties affording necessities such as food, clothing, transportation, and medical care, as well as saving for their future. This definition typically operates under the following assumptions: (1) Housing costs for renters typically include gross rent plus utilities; (2) a calculation of total housing costs for owner-occupied households includes a mortgage payment – consisting of principal, interest, taxes, and insurance. Households paying between 30% and 50% of their income on housing are considered moderately cost-burdened, while households paying greater than 50% of their income are considered to be severely cost-burdened.

In the community survey, 36% of respondents reported paying more than 30% of their annual income towards housing costs. When respondents were questioned if they can comfortably afford their home and associated housing costs, 11% reported that affording their home is a challenge. While Berlin is generally considered a fairly wealthy community, there are still numerous residents who are struggling to afford to live here.

**Figure 5: Median Household Income**  
Source: American Community Survey 5-Year Estimates 2021



## EDUCATION AND LABOR FORCE

Educational attainment is one of the greatest factors that determine employment and wealth, particularly now that a high school education is the minimum requirement to obtain a job in most industries. The most recent American Community Survey estimate that 97% of Berlin residents hold a high school degree or higher, whereas the state and county have educational attainment rates closer to 91% (Table 9). Berlin residents with a bachelor’s degree or greater is slightly higher at 51% of the population over age 25 than both Worcester County (38%) and Massachusetts (45%). Of the working age population totaling 2,759 Berlin residents in 2021, 65% were participating in the labor force, a rate on par with county and state percentages. Based on high educational attainment rates in the town, many Berlin residents are well-positioned to hold high-paying, professional jobs.

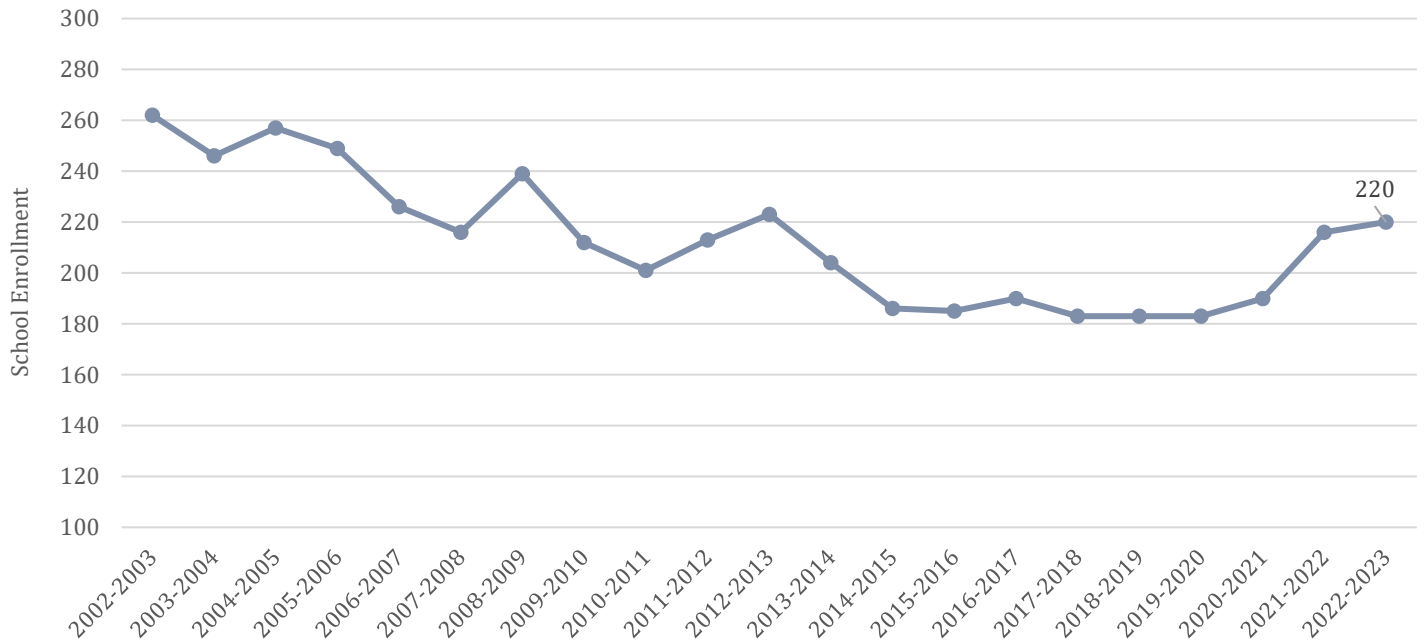
Table 9: Labor Force and Educational Attainment

|                  | Population 16+ Years |                | Educational Attainment of Population 25+ Years |                              |                                |                         |                             |
|------------------|----------------------|----------------|--|------------------------------|--------------------------------|-------------------------|-----------------------------|
|                  | Estimate             | In Labor Force | Population 25+ Years                           | Less than High School Degree | High School Graduate or Higher | Some College, no degree | Bachelor's Degree or Higher |
| Berlin           | 2,759                | 65.3%          | 2,559  | 3.4%                         | 96.6%                          | 16.1%                   | 50.5%                       |
| Worcester County | 698,931              | 66.4%          | 594,147  | 8.4%                         | 91.6%                          | 17.6%                   | 38.1%                       |
| Massachusetts    | 5,773,906            | 67.2%          | 4,902,868                                      | 8.8%                         | 91.2%                          | 15.1%                   | 45.2%                       |

Source: American Community Survey 5-Year Estimates 2021

Figure 6: Berlin Elementary School Enrollment 2002 - 2022

Source: Massachusetts Department of Elementary and Secondary Education School and District Profiles





Student enrollment at Berlin Elementary School has experienced a slight overall decline since a peak of 262 students enrolled in 2002 (Figure 6). A decline beginning in 2013 occurred as a result of the sixth grade relocating to Tahanto Regional Middle/High School, a move which eased school capacity issues. Between 2014 and 2019, enrollment at the elementary school was fairly consistent with between 183 and 190 students enrolled each school year. However, since 2020, school enrollment has been increasing slightly.

## EMPLOYMENT AND INDUSTRIES

Of the 2,759 Berlin residents over the age of 16 in 2021, 65% (1,802 residents) participate in the labor force. The Census Bureau’s American Community Survey data provides estimates on the concentration of Berlin workers by industry. Table 10 shows that 27% of Berlin’s residents in the labor force work in the industry of educational services, health care, and social assistance, while another 21% work in professional, scientific, management, administrative, and waste management services. Since 2000, the town has gained 452 workers, many of which joined professional services and educational services. Berlin experienced a decline in the industries of manufacturing, agriculture, and construction in the past two decades, which lost a total of 182 residents employed in these industries.

Figure 7 displays the annual unemployment rates for Berlin, Worcester County, and Massachusetts since 2010. Berlin has generally followed county and statewide unemployment trends but has consistently maintained lower average rates.

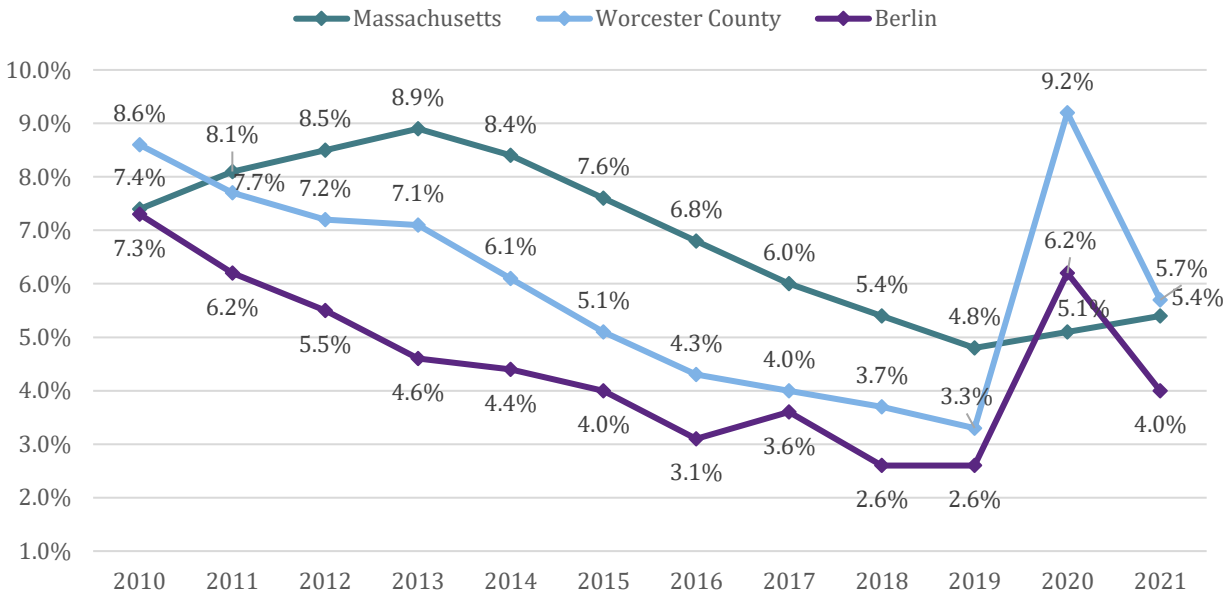
Table 10: Berlin Employees by Industry Class, 2000 - 2021

|   | 2000  |     | 2021  |     | Change<br>2000-2021 |      |
|---|-------|-----|-------|-----|---------------------|------|
|   | #     | %   | #     | %   | #                   | %    |
| Civilian employed population 16 years and over                                  | 1,252 | -   | 1,704 | -   | 452                 | 36%  |
| Agriculture, forestry, fishing, hunting, mining                                 | 55    | 4%  | 14    | 1%  | -41                 | -75% |
| Construction  | 136   | 11% | 95    | 6%  | -41                 | -30% |
| Manufacturing   | 251   | 20% | 151   | 9%  | -100                | -40% |
| Wholesale trade   | 34    | 3%  | 51    | 3%  | 17                  | 50%  |
| Retail trade  | 123   | 10% | 221   | 13% | 98                  | 80%  |
| Transportation and warehousing, and utilities                                   | 48    | 4%  | 21    | 1%  | -27                 | -56% |
| Information   | 40    | 3%  | 40    | 2%  | 0                   | 0%   |
| Finance, insurance, real estate, rental, leasing                                | 72    | 6%  | 98    | 6%  | 26                  | 36%  |
| Professional, scientific, management, administrative, waste management services | 132   | 11% | 357   | 21% | 225                 | 170% |
| Educational services, health care, social assistance                            | 187   | 15% | 452   | 27% | 265                 | 142% |
| Arts, entertainment, recreation, accommodation, food services                   | 34    | 3%  | 61    | 4%  | 27                  | 79%  |
| Other services, except public administration                                    | 85    | 7%  | 56    | 3%  | -29                 | -34% |
| Public administration   | 55    | 4%  | 87    | 5%  | 32                  | 7%   |

*Source: 2000 Decennial Census; American Community Survey 5-Year Estimates 2021*

The economic shutdown due to COVID-19 resulted in a national surge of unemployment as businesses were forced to close their doors to prevent the spread of the virus. In the years just prior to the COVID-19 pandemic, Berlin's unemployment rate had not exceeded 3%, but spiked to an average annual rate of 5.6% in 2020. April of 2020 saw an unemployment rate of 16.5% in Berlin, with 220 residents out of the workforce and filing for unemployment. However, rates have been gradually declining since that difficult time. In May of 2023, Berlin's unemployment reached 2.3%.

Figure 7: Average Annual Unemployment Rate 2010-2021  
 Source: Massachusetts Department of Economic Research



## COMMUTING CHARACTERISTICS

Berlin is conveniently located proximate to Interstate-495 and Interstate-290, offering commuting workers access to several major centers of employment including Worcester, Boston, and Providence. Many residents live in Berlin and commute to their jobs outside of town. Currently, Berlin has limited options for public transit, with most workers traveling to work by driving alone, carpooling, or working from home. Employed Berlin residents over the age of 16 work within Worcester County (50%) as well as traveling outside the county (46%) and state (4%). The mean travel time to work for residents is 35 minutes. Only 21% of residents have a less than 15-minute commute to work, indicating most residents are employed outside the town of Berlin. Sixteen percent of workers now work at home, compared to only 6% prior to the COVID-19 pandemic. As remote work becomes more feasible in many professions, attractive small towns such as Berlin may see a migration of families looking to relocate outside of the pricey Boston metro area.

## HOUSING SUPPLY CHARACTERISTICS

This section summarizes housing supply characteristics and trends, comparing the types, age, structure, and other characteristics of Berlin’s current housing stock and how it has changed. This analysis will help leaders understand if the existing housing stock is meeting the needs of current residents and what is lacking in Berlin.

## HOUSING OCCUPANCY

Data from the 2020 U.S. Decennial Census shows that occupied housing units in Berlin have increased from 872 units in 2000 to 1,260 units in 2020, an increase of 31% over 20 years (Table 11). Worcester County’s total occupied housing units increased by 14% during this same time period while Massachusetts’ total occupied housing units increased by 11%.

Owner-occupancy in Berlin has increased only slightly from 81% of occupied housing units in 2000 to 82% in 2020. The rate of owner-occupancy is significantly higher in Berlin than the county or state, which have a wider availability of rental housing. Additionally, compared to its neighbors, Berlin has a lower proportion of rental housing than Clinton, Hudson, Marlborough, and Northborough. However, the recent development of many multi-family apartments in Berlin suggests that the proportion of renter-occupied units is likely higher than data from the 2020 Decennial Census indicates.

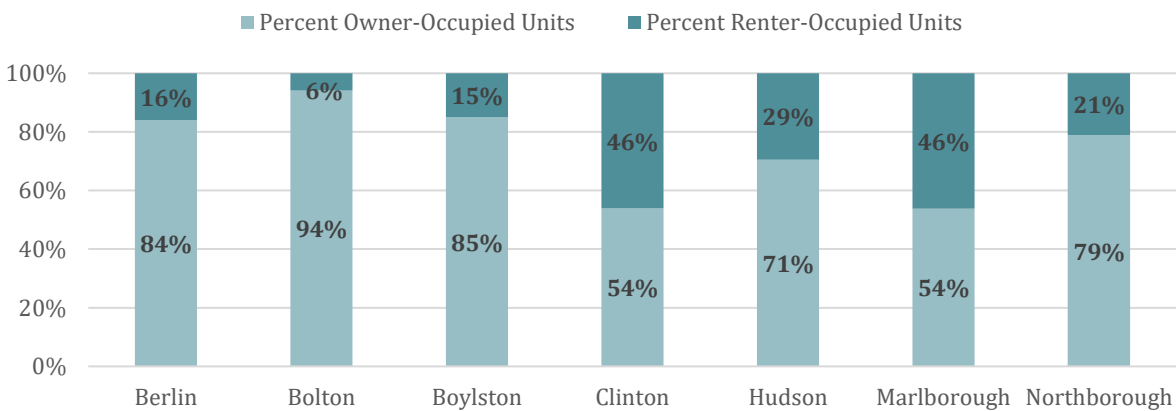
Table 11: Households by Tenure

|                              | 2000   |     |                  |     |               |     | 2020   |     |                  |     |               |     |
|------------------------------|--------|-----|------------------|-----|---------------|-----|--------|-----|------------------|-----|---------------|-----|
|                              | Berlin |     | Worcester County |     | Massachusetts |     | Berlin |     | Worcester County |     | Massachusetts |     |
|                              | #      | %   | #                | %   | #             | %   | #      | %   | #                | %   | #             | %   |
| Total Occupied housing units | 872    | -   | 283,927          | -   | 2,443,580     | -   | 1,260  | -   | 331,797          | -   | 2,749,225     | -   |
| Owner-occupied               | 706    | 81% | 182,097          | 64% | 1,508,052     | 62% | 1,033  | 82% | 211,693          | 64% | 1,660,042     | 60% |
| Renter-occupied              | 166    | 19% | 101,823          | 36% | 935,528       | 38% | 227    | 18% | 120,104          | 36% | 1,089,183     | 40% |

Sources: U.S. Decennial Census 2000, 2020

Figure 8: Units Occupied by Tenure  
Berlin and Select Neighbors

Source: U.S. Decennial Census 2020



Over the past two decades, the average household size of owner-occupied units decreased slightly from 3.01 people per household to 2.75 people per household. Additionally, the average household size of renter-occupied units decreased minimally from 1.47 people per household to 1.44 people per household. The average household size of renter-occupied units in Berlin is lower than the county (2.20) and state (2.19) averages. A decrease in average household size for both owner-occupied and renter-occupied units may be attributed to families having fewer children, empty nesters with adult children who have moved out of town, or barriers preventing new families from moving into Berlin.

Table 12: Average Household Size, 2000-2021

|  | 2000   | 2010   | 2021   |                  |               |
|--|--------|--------|--------|------------------|---------------|
|  | Berlin | Berlin | Berlin | Worcester County | Massachusetts |
| Average household size of owner-occupied unit  | 3.01   | 2.65   | 2.75   | 2.71             | 2.66          |
| Average household size of renter-occupied unit | 1.47   | 1.94   | 1.44   | 2.20             | 2.19          |

*Source: U.S. Decennial Census 2000, 2010; American Community Survey 5-Year Estimates 2021*

Vacancy status is used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing for certain areas. There are five reasons a house can be classified as vacant by the United States Census Bureau, including: the house is (1) for seasonal, recreational, or occasional use; (2) for rent, (3) for sale, (4) rented or sold, but not occupied, or (5) all other vacant uses. Rental vacancy rates have steadily been declining across the U.S., in both urban, suburban, and rural areas.

In Berlin, the number of vacant housing units increased between 2000 and 2020, from 21 units to 58 units. Both the homeowner vacancy rate and the rental vacancy rate in Berlin are approximately 1%. Vacancy on some level is necessary for a sustainable market and economy, and a vacancy rate between 4% and 6% is typically considered healthy in that supply is close enough to demand to keep prices relatively stable. A low vacancy rate suggests that demand is greatly outpacing supply and generally results in rising costs of housing. This presents a challenge when trying to establish greater affordability, however increased production of rental units and multi-unit housing can help offset the impacts of these low vacancy rates.

According to Table 13, as of 2020 the number of vacant units for sale is reported to be seven and the number of vacant units for rent is three. These statistics imply that it is likely very challenging for people to move into Berlin or for current residents to relocate within the town. Most of the remaining vacant units are considered for “seasonal, recreational, or occasional use” or for “other” use. This may mean that there are a number of homes in Berlin that are second residences for households whose primary residents are listed elsewhere. It can be estimated that there are retirees who wish to keep their home by spending part of the year in areas that have a warmer climate or lower cost of living.

Table 13: Berlin Vacancy Rates, 2000-2020

|   | 2000 | 2020  |
|---|------|-------|
| Total housing units                           | 893  | 1,318 |
| Occupied housing units                        | 872  | 1,260 |
| Vacant housing units                          | 21   | 58    |
| For rent                                      | 4    | 3     |
| Rented or sold, not occupied                  | 4    | 8     |
| For sale only                                 | 4    | 7     |
| For seasonal, recreational, or occasional use | 2    | 11    |
| Other vacant                                  | 7    | 29    |
| Homeowner vacancy rate                        | --   | 0.7%  |
| Rental vacancy rate                           | --   | 1.3%  |

*Source: U.S. Decennial Census 2000, 2020*

### HOUSING BY STRUCTURAL TYPE

The American Community Survey estimates that 80% of homes in Berlin are single-family detached or attached homes (Table 14), while the Berlin Assessor’s Office indicates this proportion is actually closer to 70% of homes. This exceeds the ratios within Worcester County and Massachusetts. In terms of infrastructure needs and land use, this type of housing is the least efficient in terms of supplying homes to current and future residents. Two-unit structures constitute 11% of Berlin’s housing stock, providing a housing option with slightly greater density than single-family homes. Seven percent of the town’s housing units are within structures of 20 or more units, according to ACS estimates, however this proportion may now be higher due to construction of multi-family complexes in town in recent years.

It should be noted that the American Community Survey Estimates are useful for comparison purposes, but the numbers may over report or under report the types of residential uses in town. Berlin Assessor’s Office has local data that can provide a more accurate description of the types of uses in town although the classification system will differ slightly from that of the Census Bureau.

Figure 9: Berlin Units by Structural Type, 2021  
 Source: American Community Survey Estimates 2021

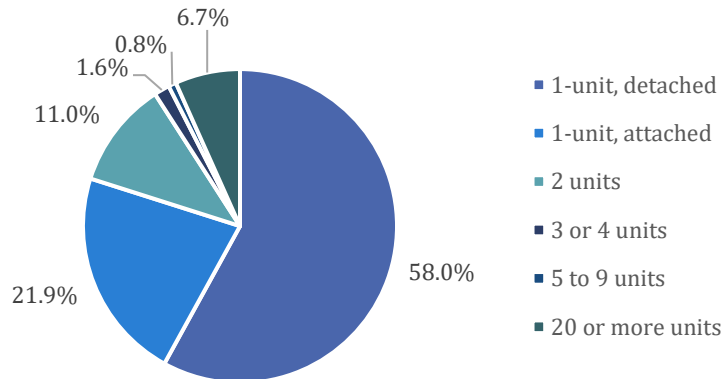


Table 14: Housing Units by Structural Type, 2021

|                     | Berlin   |         | Worcester County |         | Massachusetts |         |
|---------------------|----------|---------|------------------|---------|---------------|---------|
|                     | Estimate | Percent | Estimate         | Percent | Estimate      | Percent |
| Total housing units | 1,358    | 100%    | 349,131          | 100%    | 2,979,634     | 100%    |
| 1-unit, detached    | 788      | 58%     | 199,716          | 57%     | 1,541,923     | 52%     |
| 1-unit, attached    | 297      | 22%     | 21,249           | 6%      | 167,536       | 6%      |
| 2 units             | 149      | 11%     | 26,432           | 8%      | 285,680       | 10%     |
| 3 or 4 units        | 22       | 2%      | 41,383           | 12%     | 319,557       | 11%     |
| 5 to 9 units        | 11       | <1%     | 17,194           | 5%      | 172,089       | 6%      |
| 10 to 19 units      | 0        | 0%      | 13,297           | 4%      | 127,146       | 4%      |
| 20 or more units    | 91       | 7%      | 27,324           | 8%      | 341,547       | 11%     |
| Mobile home         | 0        | 0%      | 2,469            | <1%     | 23,312        | <1%     |
| Boat, RV, van, etc. | 0        | 0%      | 67               | 0%      | 844           | 0.0%    |

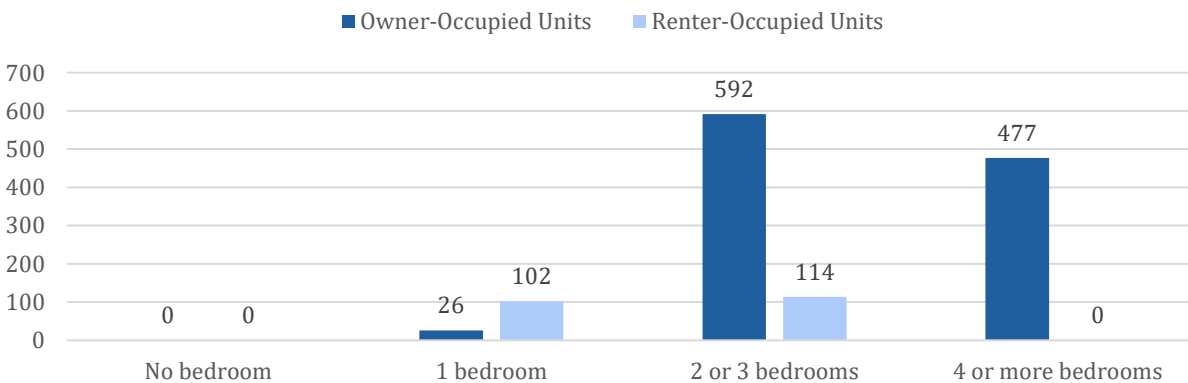
*Source: American Community Survey 5-Year Estimates 2021*

### HOUSING BY NUMBER OF BEDROOMS

Analyzing the town’s housing stock by number of bedrooms is useful in determining if there are housing deficiencies such as availability of one-to two-bedroom homes for smaller households or three-bedroom units for larger families. According to Figure 10, the majority of housing options in Berlin offer two, three, four, or more bedrooms and are owner-occupied. Rental units in town typically have two or three bedrooms.

According to this dataset, the town is in need of more diverse options for rental housing. By the most recent ACS estimates, there are zero rental housing options that have no bedroom (studio apartments) or four or more bedrooms (typically single-family homes for rent). The town is also lacking in housing for owner-occupancy with zero or one bedroom, which often comes in the form of condominiums. There is a significant supply of owner-occupied homes with four or more bedrooms, however none of these units are for rent. It is important for communities to offer a variety of bedroom options within their housing stock in order to accommodate individuals and families of all sizes and budgets.

Figure 10: Berlin Housing Stock by Number of Bedrooms  
*Source: American Community Survey 5-Year Estimates 2021*



## AGE OF HOUSING

While nearly one-fifth of Berlin’s housing stock is historic, predating World War II, the town has experienced its most significant era of housing growth in the past thirty years. Over half of the existing homes in town were constructed after 1990. Since Berlin was historically a rural agricultural community, its boom of housing development occurred later than some other Massachusetts communities. The trend of suburban sprawl as a result of access to personal automobiles was not quite as impactful to Berlin’s landscape compared to other New England towns in the post-war era. The town adopted its local zoning ordinance in 1958, which divided the municipality’s land uses into separate districts and facilitated the construction of single-family homes as opposed to more dense types of housing in villages centers.

Local Historic Districts can help preserve important historic homes that add to Berlin’s charming small-town character. Older homes can have implications for numerous structural, accessibility, safety, and energy issues. Examples of potential challenges include: a high demand for maintenance and repairs, home design that is inaccessible for people with disabilities and mobility impairments, inefficient heating/cooling/insulation systems, outdated materials that present health risks such as lead paint, asbestos, and lead pipes.

Table 15: Homes by Year of Construction

| <b>Year of Construction</b> | <b>Number of Homes</b> | <b>Percentage of All Homes</b> |
|-----------------------------|------------------------|--------------------------------|
| Total Homes                 | 1,358                  | 100%                           |
| 1939 or earlier             | 257                    | 19%                            |
| 1940 to 1949                | 44                     | 3%                             |
| 1950 to 1959                | 96                     | 7%                             |
| 1960 to 1969                | 65                     | 5%                             |
| 1970 to 1979                | 72                     | 5%                             |
| 1980 to 1989                | 101                    | 7%                             |
| 1990 to 1999                | 132                    | 10%                            |
| 2000 to 2009                | 362                    | 27%                            |
| 2010 or later               | 229                    | 17%                            |

*Source: American Community Survey Estimates 2021*

## SENIOR HOUSING

Seniors are a growing sector of the Berlin population and housing should reflect their needs. Most seniors require smaller, affordable, and accessible housing, which the town is currently lacking. There are very limited senior housing options in town, making it a challenge for those who have established roots here to remain in the community. Elderly residents require a range of options for levels of care, as some can age in place while others are more dependent and need assistance with daily tasks.

Currently, age-restricted and income-restricted housing in Berlin includes Northbrook Village I, Northbrook Village II, and Highland Ridge. Northbrook Village I operates 40 units of low-income elderly and disabled housing while Northbrook Village II operates 39 units of senior rental housing affordable to households earning no more than 60% of the Area Median Income. Highland Ridge is a 55+ condominium community that includes ten affordable 2-bedroom townhomes; three of which are reserved for qualifying households earning 50% or less of the Area Median Income and seven of which are reserved for households earning 80% or less of the Area Median Income. Meadowbrook, built in 1999, is a 64-unit senior residential complex that does not include affordable units.

The Berlin Council on Aging is a strong asset to the local senior community. The Council offers health, fitness, and nutrition programs, as well as socialization, referral services, and medical transportation. Programs and services are open to all seniors living in Berlin. Should the Town pursue more housing options for seniors, the Council on Aging should be a strategic partner in such an effort.

### INCOME RESTRICTED HOUSING (SUBSIDIZED HOUSING)

There are presently 204 units in Berlin that are restricted for occupancy by lower-income households. Berlin does not have its own housing authority that manages public income-restricted housing for households earning less than 80% of the Area Median Income (AMI). The town’s private income-restricted housing is owned and operated by non-profit owners who receive subsidies in exchange for renting to low- and moderate-income individuals and families.

At 15.61%, Berlin currently meets the State-mandated 10% affordable housing requirement. Figure 11 shows where Berlin and its surrounding communities currently stand in terms of their Subsidized Housing Inventories (SHI). Four of Berlin’s neighbors (Bolton, Hudson, Marlborough, and Northborough) have met the 10% threshold, while two (Boylston and Clinton) fall short of this goal. In total, out of Berlin and its six neighbor’s 43,961 total housing units as of 2020, there are 4,521 subsidized units in that region, or just over 10%.

Communities that do not meet the goal of 10% affordable housing designated for those earning 80% or less of the Area Median Income (AMI) risk the vulnerability of developers being granted comprehensive permits to forego existing zoning restrictions. These permits are granted to developers if they reserve at least 25% (or 20% in some cases) of proposed units as affordable. In order to mitigate this risk, towns falling under the 10% requirement must increase their housing stock by at least 0.5% each year, or 1.0% over two years, and have an approved Housing Production Plan, showing that the community is making strides to address its housing needs.

Figure 11: Subsidized Housing Inventory as of June 29, 2023  
 Berlin and Surrounding Communities  
 Source: Executive Office of Housing and Livable Communities

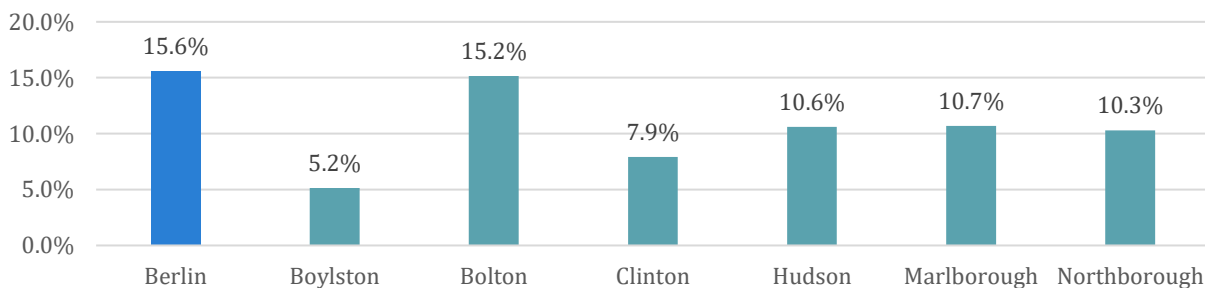




Table 16: Chapter 40B Subsidized Housing Inventory (SHI) for Berlin

| Name   | Address                          | Type      | SHI Units | Affordability Expires | Built with Comp. Permit | Subsidizing Agency |
|--|----------------------------------|-----------|-----------|-----------------------|-------------------------|--------------------|
| Northbrook Village   | 135 Pleasant St                  | Rental    | 40        | 2028                  | Yes                     | USDA; HUD          |
| DDS Group Homes  | Confidential                     | Rental    | 2         | N/A                   | No                      | DDS                |
| Whitney Estates  | Whitney St & Whitney Rd          | Ownership | 2         | Perpetuity            | Yes                     | EOHLC              |
| Berlin Woods   | Dudley Rd                        | Ownership | 8         | Perpetuity            | Yes                     | MassHousing        |
| Sawyer Hill LLC  | Sawyer Hill Rd                   | Ownership | 17        | Perpetuity            | Yes                     | EOHLC              |
| Northbrook Senior Limited Partnership  | 135 Pleasant St                  | Rental    | 40        | Perpetuity            | Yes                     | HUD; EOHLC         |
| Green Acres  | Dudley Rd                        | Ownership | 8         | Perpetuity            | Yes                     | MassHousing        |
| The Rockwell   | Tyler Rd, Newsome Rd, Bassett Rd | Rental    | 84        | Perpetuity            | No                      | EOHLC              |
| The Capes of Berlin  | 58 South St                      | Ownership | 3         | Perpetuity            | Yes                     | MassHousing        |
| <b>Total Berlin SHI Units</b>  |                                  |           |           |                       |                         | <b>204</b>         |
| <b>Census 2020 Year-Round Housing Units</b>  |                                  |           |           |                       |                         | <b>1,307</b>       |
| <b>Percent Subsidized</b>  |                                  |           |           |                       |                         | <b>15.61%</b>      |
| <i>Source: Massachusetts Executive Office of Housing and Livable Communities (EOHLC)</i> |                                  |           |           |                       |                         |                    |

### SAWYER HILL ECOVILLAGE CO-HOUSING

The Berlin Housing Partnership worked with a private developer under the Local Initiative Program (LIP) to create a co-housing project on Sawyer Hill Road. The project, completed in 2009, is a homeownership development that created 68 units, of which 17 are reserved for those earning at or below 80% of Area Median Income. The development is comprised of two co-housing neighborhoods, Mosaic Commons and Camelot Co-housing. Each family owns their home while sharing common facilities such as playing fields, gardens, cars, lawnmowers, and tools.



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## NORTHBROOK VILLAGE I AND II



Northbrook Village was developed as the town's first subsidized age-restricted housing development in the 1980's. Although both Northbrook Village I and II are located at 135 Pleasant Street, their ownership and management are different.

Northbrook Village I is owned by Berlin Retirement Homes, Inc. which operates 40 units of low-income elderly and disabled housing. The project is operated under Section 515 and Section 8 of the National Housing Act and regulated by the U.S. Department of Housing and Urban Development (HUD) and the United States Department of Agriculture Rural Development (USDA RD) with respect to rental charges and operating methods.

Northbrook Village II is owned by Montachusett Home Care Corporation and operates 39 units of senior rental housing affordable to households earning no more than 60% of the Area Median Income.

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## BERLIN WOODS CONDOMINIUMS

The Berlin Housing Partnership worked with a private developer on the Berlin Woods development, a Chapter 40B comprehensive permit project on Dudley Road. The project includes 32 condominiums with 25%, or eight units, reserved as affordable to low-income households. The units are attached townhomes located in a heavily wooded area near 1-495.

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## GREEN ACRES

Under the same developer of Berlin Woods, Green Acres is a 32-unit development of single-family homes, of which eight units are affordable to low-income households.

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## WHITNEY ESTATES

Whitney Estates is a 10-unit duplex, townhouse style complex constructed in 2005. Built with a Chapter 40B comprehensive permit, two of the units are restricted for occupancy by low-income households.

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## THE ROCKWELL AT RIVERBRIDGE

Located off River Road West, The Rockwell is a 204-unit upscale apartment community developed as part of a larger mixed-used, master-planned development called Riverbridge Village. The development reserves 10% of its units as affordable to households earning incomes at or below either 50% or 80% of the Area Median Income. Handicapped accessible units are also included.



## HOUSING MARKET

This section analyzes Berlin’s housing market, which refers to the supply and demand of homes. It compares market values, sales volume, prices of rental units, foreclosures, development activity, and the affordability gap.

### SINGLE-FAMILY HOME MARKET

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors at work in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices.

Homes in Berlin are generally valued between \$300,000 and \$750,000. Nearly half of owner-occupied homes in town are valued at over half a million dollars, according to the most recent ACS estimates. When the previous Housing Production Plan was completed in 2017, only one-quarter of homes were valued above \$500,000. Currently, only 7% of homes are valued under \$300,000, indicating a lack of starter homes for first-time homebuyers. Historically, homes in Berlin have been valued slightly higher than most of its surrounding communities, other than Bolton (Figure 12).

Table 17: Home Value of Owner-Occupied Units in Berlin, 2021

| Value                  | Estimate | Percent |
|------------------------|----------|---------|
| Owner-occupied units   | 1,095    | 100%    |
| Less than \$50,000     | 0        | 0%      |
| \$50,000 to \$99,999   | 0        | 0%      |
| \$100,000 to \$149,999 | 0        | 0%      |
| \$150,000 to \$199,999 | 34       | 3%      |
| \$200,000 to \$249,999 | 45       | 4%      |
| \$250,000 to \$299,999 | 16       | 1%      |
| \$300,000 to \$399,999 | 262      | 24%     |
| \$400,000 to \$499,999 | 247      | 23%     |
| \$500,000 to \$749,999 | 262      | 24%     |
| \$750,000 to \$999,999 | 152      | 14%     |
| \$1,000,000 or more    | 77       | 7%      |
| Median (dollars)       | 477,100  | --      |

*Source: American Community Survey 5-Year Estimates 2021*

In 2022, the median sales price for a single-family home in Berlin was \$650,000 according to data provided by the Massachusetts Association of Realtors. Thirty-nine sales of single-family homes were recorded in Berlin in 2022, the highest rate since a peak in 2015. Following the 2008 economic crisis, median home sale prices declined only slightly. Figure 13 shows annual single-family home median sales prices compared to the number of sales completed in Berlin between 2006 and 2022. Generally, increases in sales prices have simultaneously occurred with increases in the number of sales. However, between 2013 and 2015, the median sales prices decreased while the sales volume experienced a significant incline. The high demand for single-family homes in the COVID-19 pandemic years is demonstrated through this chart, with a steep increase in both median sales prices and sales volume shown beginning in 2020.

Figure 12: Median Home Values for Berlin and Surrounding Communities

Source: American Community Survey 5-Year Estimates 2021

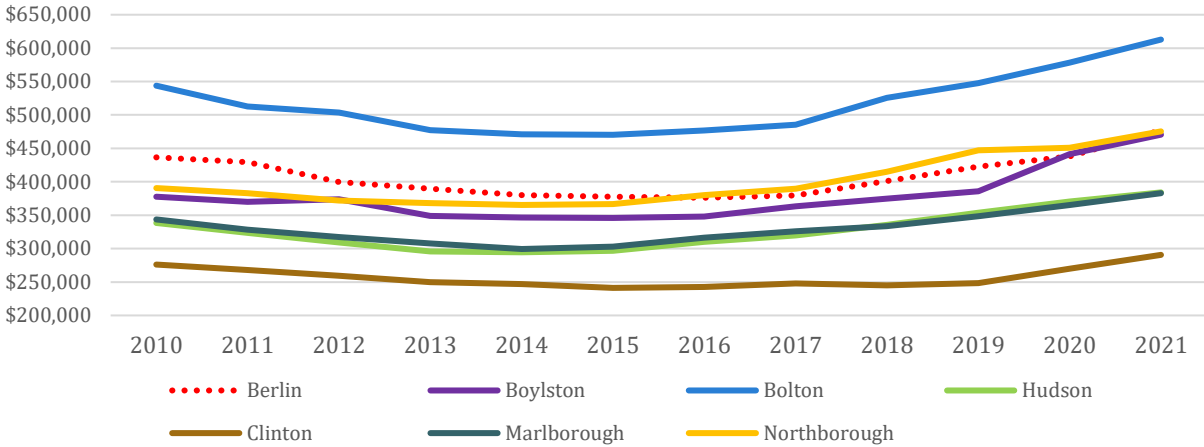
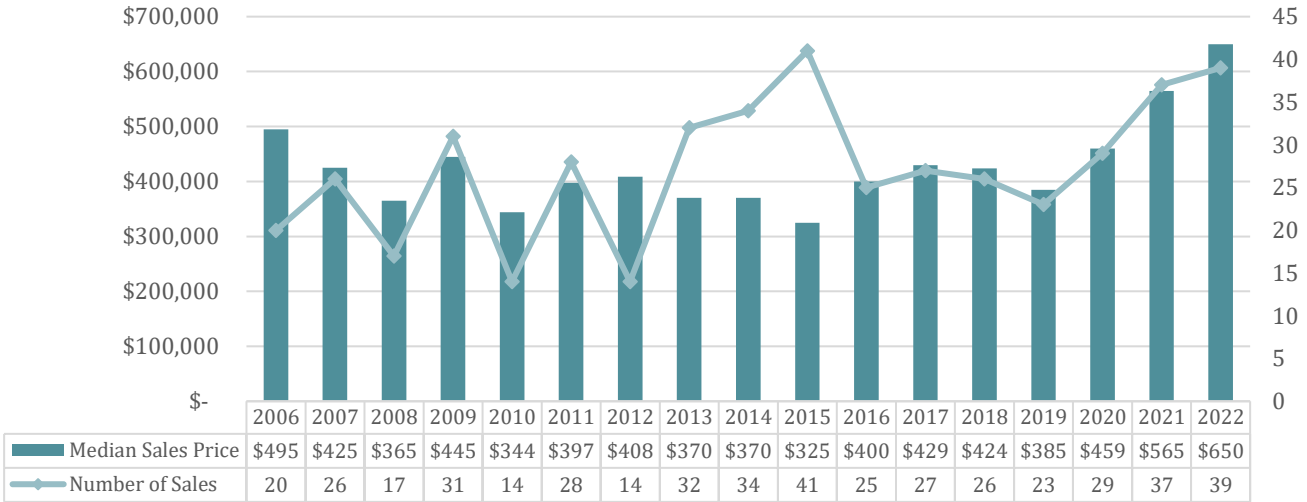


Figure 13: Single-Family Homes Median Sales Price and Total Sales Volume 2006-2022

Source: The Warren Group 2006-2021; Massachusetts Association of Realtors 2022



Berlin’s residential tax rates have historically fallen slightly below most neighboring communities (Figure 14). As of 2022, Berlin’s tax rate is \$13.84 per \$1,000, a 13% decrease from the previous year. Its neighbors maintain residential tax rates between \$11 and \$14 per \$1,000, apart from Bolton which has typically had a significantly higher tax rate. Property taxes are a key factor that shapes local housing markets as they influence the costs of buying, renting, or investing in homes. In 2022, Berlin’s average residential tax bill for single-family homes was \$7,729.64. Many Berlin residents who completed either the survey for the Housing Production Plan or the survey for the Community Needs Assessment described the challenge of meeting rising tax payments but desiring to remain in their homes. Taxes were noted as a reason that people may choose to move out of Berlin. High property taxes may also exclude renters who aspire to purchase their first home but are unable to afford

the high tax bills along with a mortgage, utilities, and other associated costs. As described on page 21, the Town offers a Senior and Veteran Tax Work-Off program allowing eligible seniors and veterans the opportunity to work for the Town and in return receive a reduction in property taxes each fiscal year worked.

Figure 14: Residential Tax Rates (per \$1,000): Berlin and Select Neighbors  
FY2015 - FY2023

Source: Official Town Websites

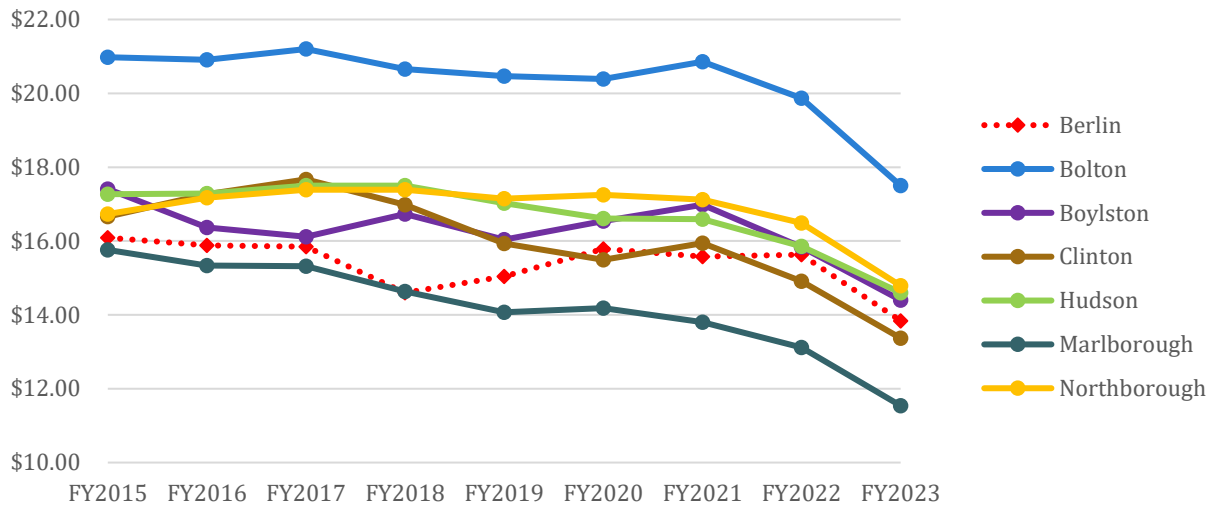


Table 18: Town of Berlin Residential Parcels and Assessed Value, FY 2023

| Category                                     | Number of Parcels | Residential Assessed Value |
|--|-------------------|----------------------------|
| Single-Family                                | 838               | \$467,981,380              |
| Condominium                                  | 273               | \$90,313,600               |
| Mobile Home or Multiple Houses on One Parcel | 22                | \$14,279,000               |
| Two-Family                                   | 25                | \$12,526,900               |
| Three-Family                                 | 4                 | \$1,924,900                |
| Multi-Family (4+ Units)                      | 8                 | \$47,439,500               |
| Developable Land or Land with Outbuildings   | 182               | \$18,752,800               |
| Mixed-Use                                    | 38                | \$38,433,915               |
| <b>Total</b>                                 | <b>1,390</b>      | <b>\$691,651,995</b>       |

Source: Town of Berlin Assessor's Office, FY 2023 Assessor's Classification Report

Table 18 presents data on the assessed values of single-family homes and condominiums as of fiscal year 2023. This dataset provides additional insights into both the diversity of the existing housing stock as well as the range of values for each dwelling type. According to Table 18, Berlin has 838 single-family properties with a total assessed value of \$467,981,380.

## CONDOMINIUM MARKET

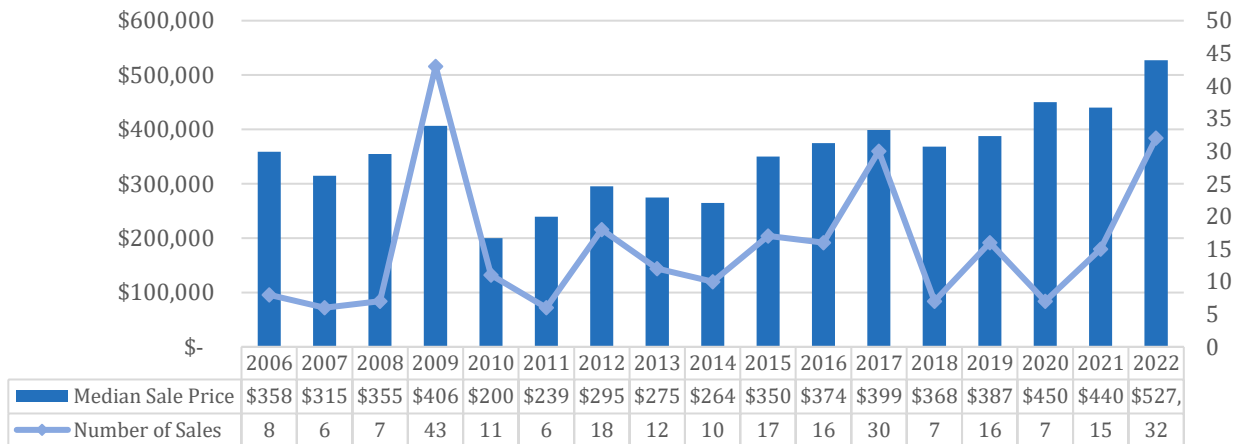
Condominiums are often regarded as a middle ground between apartment rental and single-family home ownership, plus occupancy in these units can indicate demand from households in transition. A transitional household is a household that is moving between rental housing and single-family housing. This could be a young family purchasing a starter home or a senior that wishes to downsize.

Berlin’s condominium market has experienced significant growth since 2006, with more units being sold and sales prices reaching rates comparable to single-family homes. The highest median sales price for condominiums occurred in 2022 at \$527,000. The greatest sales volume for condominiums occurred in 2009, when 43 sales were completed. It is likely that the sales in 2009 reflected the marketing of a new 55+ condominium development, Brook Lane/ Meadowbrook. According to Table 18, in FY 2023 there were 273 condominiums with a total assessed value of \$90,313,600.

Highland Ridge, a recently developed 55+ condominium community, includes ten 2-bedroom duplex townhomes reserved for occupancy of low-income (80% AMI) and very low-income (50% AMI) households.

Figure 15: Condominium Median Sales Price and Total Sales Volume  
2006-2022

Source: The Warren Group 2006-2021; Massachusetts Association of Realtors 2022



## RENTAL MARKET

Table 19 presents data on the distribution of rental costs for renter-occupied properties for 2021. Over half of renters in Berlin are estimated to be paying less than \$1,000 on rent. The median gross rent increased from \$629 in 2000 to \$792 in 2021. The median gross rent includes both subsidized rental units and market rate units. A small fraction (11%) of renters in town are paying \$3,000 or more per month for a housing unit.

However, the existing listings of rental opportunities in Berlin suggest that market rents are much higher than the \$792 gross monthly rent indicated by 2021 ACS estimates. The only current listings as of 2023 are located within the new luxury development The Rockwell, with monthly prices starting at \$1,899 for studios, \$2,391 for one-bedroom units, and \$2,817 for two-bedroom units. While there are affordable units located in this complex, there is likely a waitlist.

Table 19: Berlin Monthly Rent, 2021

| Gross Rent  | Estimate | Percent |
|---|----------|---------|
| Occupied Units Paying Rent                              | 209      | 100%    |
| Less than \$500   | 71       | 34%     |
| \$500 to \$999  | 48       | 23%     |
| \$1,000 to \$1,499                                      | 15       | 7%      |
| \$1,500 to \$1,999                                      | 45       | 22%     |
| \$2,000 to \$2,499                                      | 0        | 0%      |
| \$2,500 to \$2,999                                      | 6        | 3%      |
| \$3,000 or more   | 24       | 11%     |
| Median Gross Rent                                       | \$792    | --      |
| <i>Source: American Community Survey Estimates 2021</i> |          |         |

High asking rents paired with low vacancy rates pose challenges for low-income families that participate in the Section 8 Program. The Section 8 Housing Choice Voucher Program (HCVP) issues eligible households a voucher to obtain their own rental housing, in which a rental subsidy is paid directly to the landlord on behalf of the participating family by a participating housing agency. The subsidy is determined by the family's income and the family pays the difference between the actual rent charged by the landlord and the amount subsidized by the Section 8 program. Individuals and families often wait years to make it off the waiting list for this program. Eligible households are issued a Section 8/HCVP Voucher and given only 120 days to locate their own rental housing. If no rental housing options within their price range come on the market, then the families lose the voucher opportunity. Initial costs of renting an apartment (first and last month's rent, security deposit, and sometimes broker fees) can be costly and preclude some lower-income households from affording to rent a home that meets their needs. While home sales prices are on the rise, so too have rents risen in the region. Reasons for price increases may be attributed to financial uncertainty of owning a home, an expensive housing market that excludes first-time homebuyers from entering the homeownership market and forcing them to rent for longer periods of time, or significant individual debt (such as emerging college-graduates) preventing entrance into the homeownership market.

## FORECLOSURES

The rate of foreclosure in Berlin has remained fairly minimal over the past 15 years. Other than a spike in 2014, while petitions to foreclose occur each year they rarely make it to a sale. Foreclosures are a useful indicator of the health of a housing market. Unusual spikes in foreclosure rates can indicate instability in the market.

Table 20 shows both petitions to foreclosure and foreclosure sales for all home types. Petitions to foreclose indicate foreclosure action has been initiated by the mortgage holder. Such action does not necessarily lead to a resident losing their home. Rather, it suggests some hardship or instability that affected the homeowners' ability to keep up their payments. The number of foreclosure sales tells us the volume of mortgages that have completed the foreclosure process and the mortgage holder is attempting to recoup their losses. Comparing these two numbers gives a sense of how much instability there is in the Berlin market. As the table shows, several of the foreclosure petitions have made it to the sale stage, indicating that homeowners in certain cases were unable to come to some sort of arrangement to keep their home.

Table 20: Berlin Foreclosures for All Home Types, 2006-2021

| Year | Petitions to Foreclose | Foreclosure Sales |
|------|------------------------|-------------------|
| 2006 | 4                      | 0                 |
| 2007 | 8                      | 3                 |
| 2008 | 5                      | 3                 |
| 2009 | 3                      | 0                 |
| 2010 | 8                      | 0                 |
| 2011 | 7                      | 0                 |
| 2012 | 8                      | 0                 |
| 2013 | 3                      | 0                 |
| 2014 | 5                      | 7                 |
| 2015 | 2                      | 3                 |
| 2016 | 4                      | 1                 |
| 2017 | 4                      | 1                 |
| 2018 | 2                      | 1                 |
| 2019 | 3                      | 0                 |
| 2020 | 0                      | 0                 |
| 2021 | 0                      | 1                 |

*Source: The Warren Group*



## DEVELOPMENT AND BUILDING ACTIVITY

Table 21 displays the number of building permits for new housing units issued annually between 2006 and 2022. The table shows that residential development in Berlin has historically consisted of limited and consistent construction of single-family homes. However, recent years have given way to increased multi-family housing development. Notably, in 2019 the number of issued unit building permits totaled 215, which reflects the recent development of The Rockwell Apartments as part of the mixed-use Riverbridge Village. This growth has continued, as permits for two-family structures were issued in 2021 and 2022 to allow the development of Highland Ridge, a 55+ community of duplex townhomes.

Table 21: Berlin Housing Unit Building Permits by Year, 2006-2022

| Year  | Total Unit Building Permits | Units in Single-Family Structures | Units in 2-Family Structures | Units in 3+ Unit Multi-Family Structures |
|-------|-----------------------------|-----------------------------------|------------------------------|--|
| 2006  | 6                           | 6                                 | 0                            | 0  |
| 2007  | 67                          | 67                                | 0                            | 0  |
| 2008  | 25                          | 25                                | 0                            | 0  |
| 2009  | 4                           | 4                                 | 0                            | 0  |
| 2010  | 8                           | 8                                 | 0                            | 0  |
| 2011  | 43                          | 3                                 | 0                            | 40                                       |
| 2012  | 16                          | 16                                | 0                            | 0  |
| 2013  | 15                          | 15                                | 0                            | 0  |
| 2014  | 14                          | 14                                | 0                            | 0  |
| 2015  | 13                          | 13                                | 0                            | 0  |
| 2016  | 15                          | 15                                | 0                            | 0  |
| 2017  | 15                          | 15                                | 0                            | 0  |
| 2018  | 15                          | 15                                | 0                            | 0  |
| 2019  | 215                         | 11                                | 0                            | 204                                      |
| 2020* | 10                          | 10                                | 0                            | 0  |
| 2021* | 32                          | 8                                 | 24                           | 0  |
| 2022* | 50                          | 34                                | 16                           | 0  |

*Source: Department of Housing and Urban Development SOCDS Building Permits Database*  
*\*Indicates data sourced from records of the Berlin Building Inspector*

## AFFORDABILITY GAP

While it is useful to have a better understanding of past and current housing costs, it is also important to analyze the implications of these costs on residents' ability to afford them. Affordability is based on household income in relation to housing costs. The difference between the median selling price of homes and the amount that purchasers earning the median household income can afford to pay for them is known as the affordability gap.

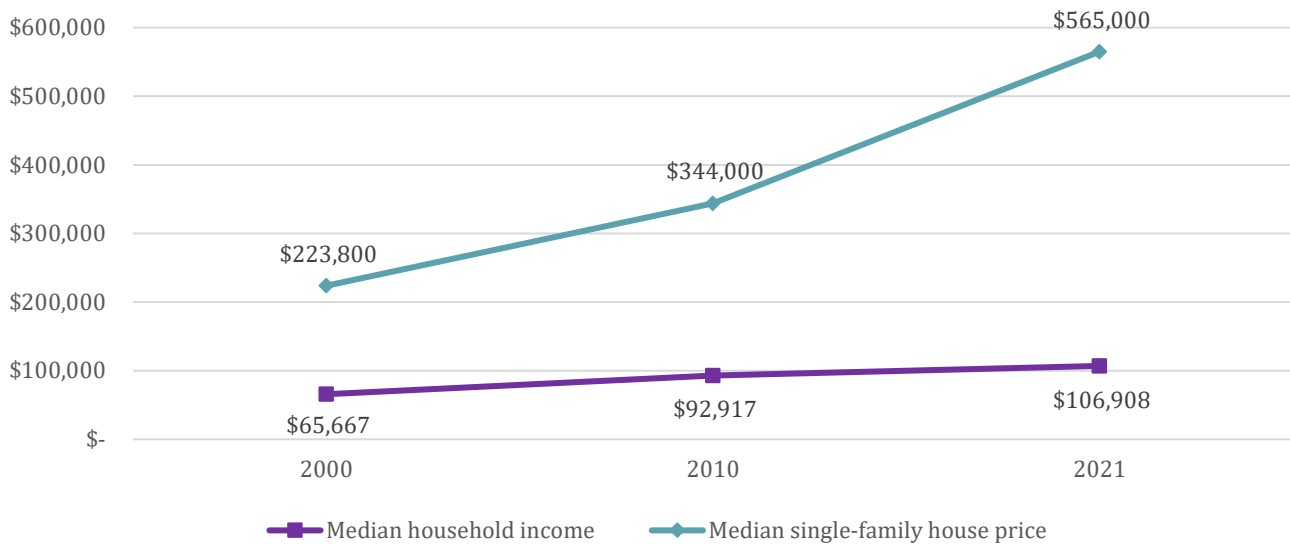
## HOMEOWNERSHIP

A traditional rule of thumb is that when purchasing a home, costs should not exceed 2.5 times the buyer's annual household income. By this measure, a household earning \$106,908 in Berlin (the town's 2021 median household income) could comfortably afford a house of approximately \$267,270; 72% of the 2021 median sale price of \$565,000 for a single-family home. This implies that the household in the middle of the town's income range faced an "affordability gap" of approximately \$297,730 in 2021.

Housing prices have in fact risen faster than incomes, making homeownership much less attainable particularly for first-time homebuyers in Berlin. The gap between median household income and the median single-family house price has widened considerably in recent decades. While incomes increased by 63% between 2010 and 2021, the median owner-occupied unit price increased by 152%. The gap between income and house value was \$158,133 in 2000, increased to \$333,483 by 2010, and further increased to \$458,092 by 2021.

Figure 16: Median Household Income vs. Single-Family Home Median Sales Price, 2000-2021

Source: U.S. Decennial Census 2000, 2010; ACS 5-Year Estimates 2021; The Warren Group



Another way of calculating the affordability gap is to estimate the difference between the median priced house and what a median income earning household can afford to pay based on a rule of thumb that no more than 30% of income should be spent on housing costs. To afford the median sales price of a single-family home of \$565,000, a household would have to earn an estimated \$108,360 assuming 80% financing and the ability to come up with down payment and closing costs of more than \$127,235.<sup>2</sup>

The average household, based on the median household income of \$106,908, could likely afford a home costing no more than about \$423,000.<sup>3</sup> There is, therefore, a small affordability gap of about \$142,000 – the difference between the median priced single-family home (\$565,000) and what a median income household can afford (\$423,000) based on 80% financing. Once again, these purchasers must have substantial cash on hand for the 20% down payment plus added closing costs, which effectively widens the affordability gap considerably.

In the case of condominiums, the median income earning household could afford a condominium for about \$395,000, based on 80% financing and the need to come up with about \$90,188 in cash for the down payment and closing costs. This analysis also assumes a monthly condominium fee of \$250. Therefore, there is an affordability gap of \$45,000 as of 2022, the difference between what a median income earning household can afford (\$395,000) and the median condominium price (\$440,000).

The affordability gap widens to \$248,000 if the analysis focuses on those low- and moderate-income households earning at 80% of Area Median Income (AMI), or \$80,500 for a family of three, who can afford a single-family house costing no more than about \$317,300.<sup>4</sup> There is an even higher affordability gap for condos as a three-person household earning at 80% AMI could afford a condo for about \$276,500 which is \$163,500 lower than the median of \$440,000, once again assuming a monthly condo fee of \$250.

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## RENTALS

In regard to rentals, considering the occupants are paying no more than 30% of their income on housing, the gross median rent of \$792, reported by the 2021 ACS estimates, requires an income of about \$39,680 with a monthly average utility allowance of \$200. Current rental listings in Berlin are considerably higher than this price point, with listings at \$2,706 for a two-bedroom unit. This rental cost would require an income of \$116,240, higher than Berlin's median household income.

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<sup>2</sup> Figures based on 80% financing, interest of 6.63%, 30-year term, annual property tax rate of \$13.84 per thousand, and insurance costs of \$6 per \$1,000 for single-family homes and \$4 per thousand for condominiums. Also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance.

<sup>3</sup> Figures based on 80% financing, interest of 6.63%, 30-year term, annual property tax rate of \$13.84 per thousand, and insurance costs of \$6 per \$1,000 for single-family homes and \$4 per thousand for condominiums. Also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance.

<sup>4</sup> This analysis assumes the ability of the purchaser to obtain subsidized mortgage financing from the ONE Mortgage Program, MassHousing mortgage offerings, or other special programs. Therefore, no private mortgage insurance (PMI) was included in the calculations and the 95% mortgage financing was assumed.

# HOUSING CHALLENGES

## REGULATORY CONSTRAINTS

Under M.G.L. Chapter 40A, or the Massachusetts Zoning Act, zoning authority in Massachusetts is devolved to local governments. Zoning bylaws or ordinances are utilized to guide the use of land including the patterns of housing development. Akin to most localities in the Commonwealth, Berlin's Zoning Bylaws embrace land uses that maintain low housing densities in an effort to minimize impact on the environment and maintain its small-town character. Such requirements outlined in the Zoning Bylaws substantially constrain the construction and provision of affordable housing.

Berlin is divided into seven (7) different zoning districts, including five (5) overlay districts. The five-member Board of Appeals primarily acts as the Special Permit Granting Authority (SPGA) for different types of uses, unless otherwise specified in the Zoning Bylaws. The Board of Appeals also holds the power to hear and decide appeals or petitions for variances. Table 22 below summarizes the existing base zones and overlay districts with their abbreviations as used in the zoning code.

**Regulatory constraints** are zoning bylaws, policies, and regulations which may be impeding the development of affordable housing. Regulations and ordinances set by local and state authorities in Massachusetts are often exclusionary and are designed to favor single-family homes. The various regulatory constraints to Berlin's affordable housing market are described in this section.

Table 22: Berlin Zoning Districts

| Full Title                                      | Abbreviation |
|---|--------------|
| Residential and Agricultural                    | RA           |
| Multiple Dwelling                               | MD           |
| Commercial – Village                            | CV           |
| Commercial                                      | C            |
| Limited Business                                | LB           |
| Limited Industrial                              | LI           |
| Agricultural – Recreation – Conservation        | ARC          |
| Flood Plain District                            | --           |
| Regional Shopping Center Overlay District       | RSCO         |
| Senior Residential Development Overlay District | --           |
| Highway Shopping Center Overlay District        | HSCO         |
| Village Overlay District                        | VO           |

## MULTI-FAMILY DWELLINGS

A significant strategy for increasing affordable housing options is to facilitate the development of multi-family dwellings in one or more locations in a community. While multi-family dwellings are permitted in Berlin, they are only allowed under specific conditions. Berlin's Zoning Bylaws define multi-family dwellings as any dwelling which houses more than one (1) housekeeping unit. Affordable multi-family house is defined as a structure containing no more than four (4) units and no more than ten (10) total bedrooms and no more than three (3) bedrooms per unit; provided that all dwelling units meet the affordability criteria contained in Section 730 of the Berlin Zoning Bylaw.

Berlin's Zoning Bylaw *Section 210: Establishment of Districts* and *Section 320: Table of Principal Use Regulations* provide for a Multiple Dwelling District, in which multi-family dwellings are permitted by-right subject to site plan review. However, no such district exists according to the Zoning Map. The Zoning Bylaws should be updated to clarify this discrepancy.

The Zoning Bylaws restrict new multi-family dwelling structures to contain no more than twelve (12) dwelling units plus no more than five percent (5%) of the dwelling units in a development may have more than two (2) bedrooms. In the Village Overlay District, multi-family dwellings may be mixed with other uses. Under the Table of Dimension Regulations (see Table 23), a minimum lot area of 80,000 square feet for the first three units plus 10,000 square feet for each additional unit is required for multiple dwelling apartments.

Developing multi-family housing in Berlin requires a long and complex process under the Town's zoning regulations. While no zoning district that permits multi-family housing by-right exists, the Town is encouraged to continue facilitating this type of development in appropriate areas of Berlin.

## ZONING PROVISIONS THAT ADDRESS AFFORDABLE HOUSING AND SMART GROWTH

Berlin's Zoning Bylaws include several provisions that promote affordable housing, smart growth development, and overall greater diversity of housing choices.

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## SENIOR RESIDENTIAL DEVELOPMENT OVERLAY DISTRICT

While regulations exist to control multi-family housing, the fact is that multi-family housing was not allowed in any existing district until 1999 when Town Meeting voted to create the Senior Residential Development Overlay District to provide for housing options that are more affordable and suitable for a maturing population.

The Senior Overlay District is termed a "floating district", meaning it can overlay any other zoning district provided the proposed site meets the requirements of *Section 720: Senior Residential Development*. The district restricts occupancy to at least one person 55 years or older. Further requirements include a maximum of four (4) dwelling units per building, minimum parcel size of twenty (20) acres, at least 200 feet of continuous frontage on an existing Town way, and at least 30% of the parcel set aside for common land for use by residents. Regulations further limit density to no more than three (3) dwelling units, or six (6) bedrooms per acre of developable area. A Special Permit is required for a Senior Residential Development as an alternative to a conventional subdivision.

Given these constraints, it is unsurprising that only one multi-family development, Meadowbrook, was built through this zoning, while all others have been constructed through the comprehensive permit process. Meadowbrook, built in 1999, was the Town's first multi-family development involving a 64-unit senior residential project in four-unit structures. This project does not include affordable units, but the Berlin Housing Partnership received \$180,000 in funding to support affordable housing initiatives, under the auspices of the Planning Board.

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## VILLAGE OVERLAY DISTRICT

In 2010, Berlin Town Meeting voted to create a Village Overlay District on land around the rotary in South Berlin, adopting zoning regulations and a Village Development Plan (*Section 450: Village Overlay District*) to guide development of a mixed-use village center. Multi-family housing is permitted in this district and residential uses must comprise at least 25% of the combined uses. In addition, the zoning regulations include a provision that requires 10% to 15% of the combined total of dwellings and any Continuing Care Retirement Community Independent Living Units be set aside as affordable. The 10% requirement will be allowed only if all rental units in the development are eligible for inclusion on EOHLIC's Subsidized Housing Inventory. The Riverbridge development was permitted under this bylaw.

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## INCLUSIONARY ZONING

Berlin has maintained an inclusionary housing bylaw (*Section 730: Inclusion of Affordable Housing*) for a few decades with the goal of increasing the supply of housing that is affordable to low-income and moderate-income households who might otherwise have difficulty acquiring housing in Berlin.

The bylaw applies to all zoning districts, specifically for all new residential development resulting in six (6) or more dwelling units. Each such development is required to set aside a minimum of 15% of the new units and number of bedrooms as affordable units. All affordable units are required to have deed restrictions that protect their affordability in perpetuity and meet other state requirements to be included in the Subsidized Housing Inventory (SHI). Requirements also require the following distribution of low-income units (targeted to households earning at or below 50% AMI) and moderate-income units (targeted to those at or below 80% AMI):

- For fewer than three (3) affordable units, all units must be targeted to moderate-income households
- For projects with three (3) affordable units, one (1) unit for low-income and two (2) for moderate-income households
- For developments with more than three (3) affordable units, 25% of the units targeted to low-income households and 75% for moderate-income households

The bylaw was also updated to allow the development of two- or three-dwelling units on a single lot provided all units meet the requirements and purposes of the bylaw and provided the Town has not achieved the 10% requirement as set forth in M.G.L. Chapter 40B.

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## ACCESSORY APARTMENTS

*Section 510: In-Law Apartment* of Berlin's Zoning Bylaw provides guidance on the regulations regarding In-Law Apartments. It is the intent of the bylaw to provide for the use of a group of rooms in an existing or new single-family residence as an apartment with its own kitchen and bathroom facilities designated for in-laws, elderly persons, or grown children. The apartment must be clearly accessory to the principal use of the property as a single-family residence.

This residential use is permitted by special permit in all but the Limited Business and Limited Industrial districts. To qualify as an in-law apartment, the premises must be owner-occupied and the accessory unit must be occupied by no more than three (3) persons, at least one of which is related by blood or marriage to the resident owner of the premises. One in-law apartment is permitted per lot. This type of accessory unit is limited in use and difficult to enforce.

*Section 520: Accessory Apartment* allows for both attached and detached accessory apartments, both of which require a special permit. Attached apartments have similar requirements to in-law apartments without requiring occupancy by a relative. Detached apartments are only allowed in structures in existence as of January 1, 1990 or if the unit is rented subject to the conditions that make it qualify as affordable based on state requirements. If the unit does not qualify as affordable it must be rented to a relative or caregiver.

## DIMENSIONAL REQUIREMENTS

*Article 6: Density and Dimensional Regulations* explains the town's dimensional requirements, providing a table of dimensional regulations to summarize minimum and maximum lot and building dimensions for each district. Table 23 shows a schedule of the required lot dimensions, which is included in Berlin's Zoning Bylaw *Section 620: Table of Dimensional Regulations*.

The regulations for development are fairly consistent across all residential zoning districts. The minimum lot size for all districts permitting residential uses is 80,000 square feet, or just under 2 acres. The minimum frontage requires at least 200 feet of frontage for a development. No less than 50% of a development's lot size must be considered green area, which does not include buildings and structures, paved surfaces, parking areas and driveways, wetlands, or more than 25% of lands included in the Flood Plain District. There are specific requirements for Multiple Dwellings, although this district is not included in the Zoning Map.

While Berlin's Zoning Bylaws, like most communities in Massachusetts, embrace regulations that maintain low housing densities in an effort to protect the environment and maintain its small-town rural character, these requirements inevitably constrain the construction of affordable housing. Reducing the minimum requirements for lot size, frontage, and setbacks in certain areas of the town could have many beneficial impacts and attract developers willing to work with the Town to create a mixed-use environment that is interconnected, walkable, and fits the small-town New England character of Berlin. This could be especially useful in areas of town with existing development along major roads, as it would allow future new housing and business development to not encroach on undeveloped rural areas, preserving Berlin's natural beauty and agricultural heritage.

Table 23: Dimensional Regulations under Berlin’s Zoning Bylaw

| District                                 | Minimum Lot Area (sq. ft.)   | Minimum Frontage (ft.) | Minimum Lot Width (ft.) | Minimum Front Yard (ft.) | Minimum Side Yard (ft.) | Minimum Rear Yard (ft.) | Minimum Green Area | Maximum Building Height (ft.) |
|--|--|------------------------|-------------------------|--------------------------|-------------------------|-------------------------|--------------------|-------------------------------|
| Residential & Agricultural               | 80,000   | 200                    | 100                     | 50                       | 20                      | 40                      | 70%                | 35                            |
| Commercial – Village                     | 80,000   | 200                    | 100                     | 25                       | 30                      | 40                      | 50%                | 35                            |
| Commercial                               | 80,000   | 200                    | 100                     | 25                       | 30                      | 40                      | 50%                | 35                            |
| Limited Business                         | 140,000  | 300                    | 100                     | 50                       | 100                     | 75                      | 50%                | 35*                           |
| Limited Industrial                       | 140,000  | 300                    | 100                     | 100                      | 100                     | 75                      | 50%                | 35                            |
| Multiple Dwelling Apts.                  | 80,000 sq. ft. for first 3 units, plus 10,000 sq. ft. for each additional unit | 200                    | 100                     | 100                      | 50                      | 50                      | 70%                | 35                            |
| Agricultural - Recreation – Conservation | 80,000   | 50                     | 50                      | --                       | --                      | --                      | 90%                | 35                            |

\*Residential Care Facilities for not more than 100 patients in the Limited Business District may, upon approval of the Special Permit Granting Authority have a maximum height of 42 feet and may be up to 3 stories if the structure is sprinklered.

## PARKING PROVISIONS

*Article 8: Off-Street Parking and Loading* dictate the number of off-street parking and loading spaces required for each listed use. For dwellings, a minimum of one (1) parking space for each dwelling unit therein and sufficient off-street parking for usual visitors and employees is required. The bylaw states that the number of required off-street parking and loading spaces shall not be reduced, nor one be counted as or substituted for the other.

In the Village Overlay District, minimum parking requirements for residential uses include: one (1) parking space per dwelling, one (1) parking space for every four (4) assisted living units, and one (1) parking space for each 1,000 square feet of gross leasable area of institutional uses (such as residential care facility uses or Continuing Care Retirement Community uses).

The Zoning Bylaws do not specify if any additional parking spaces are needed for in-law apartments or accessory apartments.



## ENVIRONMENTAL CONSTRAINTS

### SOILS, LANDSCAPE, AND TOPOGRAPHY

Berlin is characterized by a series of broad ridges and valleys. The upland ridges are defined by numerous bedrock outcroppings, occasionally forming dramatic cliffs. These areas are covered by a thin soil called glacial till, a mixture of materials ranging from fine silt to large boulders resulting from retreating continental ice sheet. Lowlands in Berlin are typically mantled by thicker soil deposits, utilized for agriculture along the uplands of the North Brook and Assabet River valleys.

Environmental constraints to residential development in Berlin include steep slopes, bedrock, and poor soils that make up much of the town's vacant land. These soils are ill-suited or economically infeasible for development. For example, thin, rocky soil and bedrock outcroppings located throughout town make the siting of septic systems particularly challenging. Additionally, impervious soil conditions coupled with shallow bedrock along Berlin's many hillsides cause some localized wet conditions.

Although these challenges for development help preserve open space and the town's rural character, they also limit the amount of land available for housing. As development pressures and land values continue to rise, these more difficult sites will become targets for new building activity and added development costs will likely be reflected in higher housing prices.

### FLOODPLAINS, WETLANDS, AND WATER RESOURCES

Berlin primarily lies within the Sudbury-Assabet-Concord (Su-As-Co) Watershed. The town has four major ponds, most notably Gates Pond in the eastern part of Berlin that is a water supply source for the Town of Hudson. There are two primary streams in Berlin: the Assabet River which crosses the town's southeast corner and North Brook which encompasses the south and west portions of town. There are extensive wetlands along these water resources and their tributaries, which constrain development in these areas of town.

There are no developed areas in Berlin that are subject to chronic flooding. There are stretches of Berlin that fall within FEMA's designated 100-year floodplain, particularly near its streams and wetlands. Berlin has very few flood-prone structures. Two flood control projects were constructed in Berlin during the 1970s as part of a watershed and flood protection plan for the Su-As-Co Watershed. These include the Lester Ross Project on North Brook and the Brewer Brook Project. The dams were designed to store 20 acres of flood flows to prevent flooding in Hudson's downstream areas, rather than address any specific flooding problems within Berlin. Communities in this watershed are projected to experience moderate increases in the number of large storm events in future years, increasing the potential risk of flooding which can result in hazards to people and property.

Wetlands are dispersed throughout town, providing critical ecosystem services and potential development constraints. Under the Wetlands Protection Act (M.G.L. Ch. 131, Sec. 40), activities like dredging, filling, or altering areas within 100 feet of wetlands are regulated. Furthermore, Berlin has a locally adopted Wetlands Protection Bylaw to enhance the Conservation Commission's review authority.

Berlin residents rely on groundwater for all private water supplies. There is no public water supply system, with the majority of residents and businesses using individual wells to provide water.

There are five (5) Certified Vernal Pools located in Berlin, according to the Natural Heritage and Endangered Species Program (NHESP) of the Massachusetts Division of Fish and Wildlife. Two vernal pools are located proximate to North Brook in the northwest section of town; one is located in the far east corner of town by the border with Hudson; one is located by intersection of Sawyer Hill Road and Village Lane; and a fifth vernal pool can be found by Berlin Memorial School. Certified vernal pools are protected if they fall under the jurisdiction of the Massachusetts Wetlands Protection Act Regulations (310 CMR 10.00), however certification only establishes that it functions as a vernal pool and does not determine that the pool is within a resource area protected by the Wetlands Protection Act. Certified vernal pools are also afforded protection under the state Water Quality Certification regulations (401 Program), the state Title 5 regulations, and the Forest Cutting Practices Act regulations.

## VEGETATION, FISHERIES, AND WILDLIFE

Berlin's forests include coniferous, hardwood, and mixed woodlands ranging from red maple swamps to chestnut-oak on high ridges with shallow soils over bedrock. Open lands include wet meadows, active farmland, and recreational parks and playing fields. The landscape also encompasses marshes, streams, rivers, and ponds. These diverse habitats are home to many wildlife species, some of which thrive near developed areas. According to BioMap2, in Berlin there are 712 acres of Forest Core (large, intact forests least impacted by roads and development) and 428 acres of Aquatic Core (intact and functional ecosystems for fish and other aquatic species).

New development, if not planned correctly, can fragment wildlife corridors, making it challenging for animals to survive due to decreased connectivity and habitat area. Commonly found species in Berlin such as deer, pileated woodpeckers, fishers, woodcock, kestrels, raccoons, pheasants, skunks, coyote, wild turkeys, fox, rabbit, and woodchuck are threatened by increased development.

Historically, Berlin has been home to eight rare species, including two endangered species, two threatened species, and four special concern species, as defined by Mass Wildlife. These include a range of reptiles, amphibians, and vascular plants. The most recently observed species include the Eastern Box Turtle (2017), Wood Turtle (2016), and Marbled Salamander (2014).

## SCENIC RESOURCES

The *Massachusetts Landscape Inventory: A Survey of the Commonwealth's Scenic Areas* evaluated a number of landscapes in Berlin for scenic qualities. A total of 1,075 acres, or 13% of the town's area, were rated as "distinctive" under the inventory's categorization system. Additionally, 2,118 acres, or 25% of the town's area, were rated as "noteworthy", a distinction only given to 5% of land statewide.

These scenic areas are threatened by haphazard and inappropriate residential and commercial development along roadsides or in open areas such as farm fields. A few areas of Berlin that were formerly agricultural land have been converted into residential use, impacting the scenic quality of the landscape. Future development is encouraged to be located and constructed in ways that do not disrupt the vistas and ecological integrity of the town's landscapes. The town is tasked with devising regulatory and non-regulatory strategies for preserving important scenic landscapes in order to preserve its rural character.

Public shade trees in Berlin include those at municipal facilities, Town offices, public library, and cultural and historic sites such as cemeteries. The Town employs an active Tree Warden who oversees protection and, when necessary, the removal of public trees. A Scenic Roads ordinance was adopted by Berlin voters in 1974, providing some protection to trees and stone walls within the rights-of-way of designated roads.

## HAZARDOUS WASTE, POLLUTION, AND STORMWATER

There are no Brownfield sites reported in Berlin. Brownfield sites are not required to “self-identify” or register with the Department of Environmental Protection (DEP) therefore it is possible there are properties in town that would qualify as a Brownfield.

There are eleven (11) underground storage tanks located within Berlin’s town boundaries. These are important to monitor due to their potential adverse environmental effects should there be a leak, spill, or other issue. The Town’s landfill on Jones Road is closed but has not yet been capped. The site is under the jurisdiction of the Board of Health and serves as the town’s transfer station. In the northeast part of Berlin off Gates Pond Road, a capped landfill is owned by the Town of Hudson. In Spring 2020, a single-use plastic bag ban approved by Town Meeting went into effect, helping mitigate local pollution.

Under the DEP’s tier system to classify oil or hazardous material disposal sites, three sites in Berlin are classified as Tier 1D. These include a roadway release (by Ultrasigns Co) site at 275 Central Street, 185 Lyman Street, 65 Lyman Street, and 62 Walnut Street. The Lyman and Walnut Street addresses are both affiliated with Tolman Greenhouses. There are no Tier 2 sites in Berlin.

Non-point source pollution is a significant concern for water quality as it can threaten the health of residents and wildlife if it reaches local water and groundwater resources. This type of pollution can originate from many different sources such as salt on roadways, lawn fertilizers, sediment from construction, gas stations, or agricultural runoff and is caused by local stormwater runoff from snowfall and rainfall. Effective control of non-point source pollution results from thoughtful land management and includes tools such as Low Impact Development (LID) and Smart Growth strategies, protective zoning bylaws and policies, and best management practices for stormwater management, construction, septic operations, and road maintenance.

## COMMUNITY INFRASTRUCTURE

Berlin has no municipal water or sewer infrastructure and currently has no plans to provide these services in the future. The majority of the town is served by private septic systems, many of which are aging. Residents rely on private wells for water supply. Small community wells that serve public or employee use (i.e. Berlin Elementary or Town Hall) are located throughout town. Highland Commons, a large shopping plaza, utilizes their own municipal surge as a water resource.

The lack of adequate sewer and water infrastructure poses challenges to future developers interested in creating clustered single-family housing or multi-family housing as developers must provide appropriate wastewater treatment facilities which increase the cost of creating new housing in Berlin. While the lack of municipal infrastructure has helped to contain the town’s rate of development and population growth; at the same time, it has prohibited the creation of a more compact and denser development pattern in the village areas of town. Development concentrated in these village areas can increase opportunities for a greater diversity of housing, including affordable housing, and reduce pressure on rural undeveloped land. There may be various options to

utilize alternative waste treatment technologies in the future but will need to be assessed on a site-specific basis. New affordable housing development will need to ensure that there are sufficient subsidies incorporated into the project to adequately service new residents and protect the environment.

While Berlin is well-positioned for those with a personal vehicle, there are limited public transportation options in town. The region is not connected by rail and the nearest commuter rail stations are in Worcester and Westborough on the Framingham/Worcester line. Berlin is served by the MetroWest Regional Transit Authority (MWRTA) with fixed route stops at Highland Commons and Solomon Pond Mall. The sidewalk and bicycle lane network throughout town is fragmented.

Ecology scientists have determined that, on average, the typical single-family residential home will emit adverse impacts (from pets, off-road vehicles, noise, and other intrusions) 500 feet in all directions. This amounts to 17+ acres of land that is no longer considered “natural.”

*Berlin 2019 Open Space and Recreation Plan*

## SUBSIDIES AND STAFF CAPACITY

The Town of Berlin has no Housing Authority and limited capacity to administer the regulations required to maintain its subsidized housing inventory. The Town lacks adequate staffing capacity without a Town Planner and relies heavily on the contributions of its dedicated volunteer base. The Town is a member of the Assabet Regional Housing Consortium with eight other nearby communities, gaining access to technical support for monitoring its affordable housing stock. The Town of Berlin has contracted with the Central Massachusetts Regional Planning Commission to receive services and support provided by the agency’s newly established Regional Housing Coordinator, who will help implement the strategies of this Plan.

At the 2018 Annual Town Meeting, the Town of Berlin voted to adopt the Community Preservation Act (CPA), which requires at least 10% of the monies raised to be allocated to community housing efforts. Berlin’s acceptance of the Act constitutes a 3% property tax surcharge, and exempts property owned and occupied as a domicile by any person who qualifies for low-income housing or low- or moderate-income senior housing in the Town, \$100,000 of the value of each taxable parcel of residential real property, and \$100,000 of the value of each taxable parcel of class three commercial property, and class four industrial property. Berlin’s contributions are matched by the Commonwealth of Massachusetts according to distribution formulas and availability of program revenues to fund land and historic preservation, community housing, and recreation projects in Berlin.

The Town voted to adopt a Municipal Affordable Housing Trust at the 2022 Annual Town Meeting for the preservation and creation of affordable housing in Berlin. The Trust is governed by five Trustees in accordance with M.G.L. Chapter 44, Section 55C and the authority granted by Town Meeting. The creation of this Trust provides for the effective use of CPA funds and all funds previously collected for the purpose of affordable housing. The recent passage of both the Community Preservation Act and Municipal Affordable Housing Trust enhances Berlin’s capacity to support the housing needs of low-and-moderate income households.

State and Federal financial resources to subsidize affordable housing production are very limited and competitive across the Commonwealth. As housing prices continue to rise, deeper subsidies are required to fill the gaps between what housing costs to develop and what residents can realistically afford. Record-high housing sale prices and buyers able to pay tens of thousands of dollars above asking prices contribute to the wildly competitive housing market. As these trends continue, the need for deed-restricted affordable homes only becomes more critical.

## LAND AVAILABILITY

There are some large tracts of undeveloped land in Berlin, however much of the land has restrictions on it that prevent residential development. There are at least 2,500 acres of open space in Berlin under some level of protection. 308 acres of open space are owned by the State to protect valuable habitats or water supplies. These state lands are located south of West Street near Derby Road and East of Pleasant Street in close proximity to Central Street. The Town also owns some parcels of undeveloped land, though land managed by the Conservation Commission is considered protected.

There are 1,059 acres of land in Berlin enrolled in Chapter 61, 61A, or 61B programs, which indicate current commitment but not long-term protection from development, and landowners can decide to pursue a change of use. If this happens, the Town is granted the first right of refusal to purchase the property at market price--an opportunity that could lead to new housing in appropriate areas.

## COMMUNITY PERCEPTIONS

Proposed new housing developments in Massachusetts rural and suburban towns such as Berlin can evoke concerns and apprehensions among residents. Wariness about the impact that new units will have on local services, capacity of schools, property values, open space, quality of life, etc. are common. Impressions of what “affordable housing” looks like often hold negative connotations. Misunderstandings about affordable housing and the people living in these units result in their stigmatization, hence development proposals are consistently faced with local opposition.

Throughout the HPP public outreach process, Berlin residents have expressed a mix of reactions regarding the possibility of future housing development. In general, residents value the small-town feel of Berlin and have reservations about new housing units in town, particularly developments with any considerable density.



Activity materials from the October 11, 2022 Public Workshop

The activity as part of the October 11, 2022 public workshop asked participants to identify areas of town where new housing would be most appropriate and the types of housing that residents would prefer to see. Many participants spoke highly of the idea of additional accessory dwelling units, cottage housing communities, and small-scale apartments. The revitalization of the Solomon Pond Mall with a multi-family housing component was discussed at the forum as a future opportunity and received a positive response from participants. Citing the influx of new housing in recent years, some community members were hesitant about the prospect of additional multi-family housing being constructed in town. Medium-density options, also known as “missing middle housing”, had some favorability during the activity discussions. Some concerns about the potential impact on environmental and municipal resources with new multi-family housing were raised. This input from the community should be highly considered by developers when creating proposals for new development.

Ongoing community outreach and education will be necessary to continue to acquaint the community with housing needs and garner local support and ultimately approvals for new housing initiatives. This Housing Production Plan and the update of a Master Plan all offer excellent opportunities to showcase the issue of affordable housing, providing information to the community on local needs and proactive measures to address these needs. It will be important to continue to be sensitive to community concerns and provide opportunities for residents to not only obtain accurate information on housing issues, whether they relate to zoning or new development, but have genuine opportunities for input

# HOUSING PRODUCTION GOALS

This Housing Production Plan is intended to guide the town in taking local control of its approach to affordable housing. An HPP is required to set two types of goals: an annual numerical goal for affordable housing production, and qualitative strategies based on the type, affordability, location, and other desired aspects of new affordable housing.

Using the current baseline of 1,307 year -round housing units (based on data from the 2020 U.S. Decennial Census), Berlin currently has 15.61% of its housing stock, or 204 units, qualify on the Subsidized Housing Inventory (SHI). Presently, the Town is not required to add any more affordable units to the SHI in order to achieve the 10% affordable housing threshold.

## HOUSING GOALS AND STRATEGIES

While Berlin has met its numerical goal of affordable housing production under Chapter 40B, the Town recognizes that there are still unmet housing needs. To efficiently make progress on these unmet needs, a series of strategies have been developed based on a wide variety of sources including:

- Prior planning efforts in Berlin, including the 2017 Berlin Housing Production Plan
- Priority housing needs identified in the Housing Needs Assessment
- Public comments from the Housing Production Plan Public Workshop on October 11, 2022
- Results of the 2022 Berlin Housing Needs Survey
- Discussions at regularly scheduled Planning Board meeting
- Successful case studies of housing initiatives in other municipalities throughout the Commonwealth

The primary objective of the Plan is to guide the Town to provide a wide range of local housing needs, including housing that meets affordability restrictions. There are instances within this Plan in which housing initiatives may be promoted to meet needs that will not necessarily directly result in the inclusion of units on the Subsidized Housing Inventory, but will support Berlin's efforts to provide a variety of housing opportunities. It is important to note that these strategies are presented as a package for the Town to prioritize and process, each through the appropriate regulatory channels.

*The Berlin Planning Board voted to adopt the Housing Production Plan on [insert date] and the Berlin Select Board voted to adopt the Housing Production Plan on [insert date].*

## 1. STRATEGIES THAT BUILD LOCAL CAPACITY TO PROMOTE AFFORDABLE HOUSING

Berlin is a relatively small community and, unlike many cities, does not receive annual state or federal funding to support local housing initiatives on an ongoing basis. Moreover, with limited staff capacity and no Town Planner, the Town is restricted in its ability to coordinate housing activities. Local housing activities are primarily supported by dedicated volunteers serving on Berlin's Housing Partnership. The Town adopted the Community Preservation Act in 2018 and established a Municipal Affordable Housing Trust in 2022, of which the Board of Trustees will also support affordable housing initiatives.

The following strategies are proposed to further build local capacity to implement the components of this Housing Production Plan.

### 1.1 CONTINUE TO CONDUCT ONGOING COMMUNITY OUTREACH AND EDUCATION

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#### CURRENT STATUS:

Because most of the recommended housing strategies in this Housing Plan rely on local approvals, including those of Town Meeting, community support for new initiatives will continue to be essential. Continued efforts to inform residents and local leaders on the issue of affordable housing and specific new initiatives builds support by generating a greater understanding of the benefits of affordable housing, reducing misinformation and dispelling negative stereotypes. These outreach efforts are mutually beneficial as they provide useful information to community residents and important feedback to local leaders on concerns and suggestions.

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#### NEXT STEPS:

Berlin Town staff, boards, committees, and volunteers should build off the momentum of the Housing Production Plan and Master Plan, continuing the valuable work to educate the community about the need and benefits of affordable housing, plus keeping residents informed of new housing initiatives. The presentation of this Housing Production Plan offers an important opportunity to bring attention to the issue of affordable housing, providing information on housing needs and proposed strategies that can help attract community support for affordable housing initiatives. Outreach and education efforts should be led by the Berlin Housing Partnership. Such efforts can include, but are not limited to:

- Hosting community meetings or special forums on specific housing initiatives
- Offering Town officials the opportunity to present various proposals or solicit feedback from the public
- Providing the public with information on existing housing-related programs and services
- Enhanced use of the town's public access television
- Expanding the town website to include a housing section
- Educational opportunities for board and committee members
- Making general information on housing easily accessible to the public



The new Berlin Municipal Affordable Housing Trust is an important resource for funding affordable housing projects and responding efficiently to housing opportunities as needed. This entity will be tasked with supporting implementation of strategies outlined in this HPP. Along with managing the trust fund, the Board of Trustees is encouraged to work cohesively with other Town boards and committees that address housing issues. This Board should meet regularly and utilize this HPP to guide decision-making.

## 1.2 SECURE PROFESSIONAL SUPPORT

### CURRENT STATUS

The Town has relied primarily on the Housing Partnership to coordinate the implementation of its previous housing plans and manage the range of responsibilities involved in monitoring and preserving SHI units. While the Housing Partnership has generously provided its time and expertise, it is difficult to rely solely on volunteers to undertake this important work.

Professional support can be helpful in ensuring that new affordable units are included on the Subsidized Housing Inventory (SHI), applied through the Local Initiative Program (LIP) which is administered by the state's Executive Office of Housing and Livable Communities (EOHLC). In addition to being utilized for "Friendly 40B" development projects, LIP is the vehicle for counting affordable units as part of a municipality's Subsidized Housing Inventory that are being developed through some local action including:

- Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- Substantial financial assistance from funds raised, appropriated or administered by the Town; or
- Provision of land or buildings that are owned or acquired by the Town and conveyed at a substantial discount from their fair market value.

Some of the important tasks for ensuring that the affordable units, referred to as Local Action Units (LAU's), meet the requirements of Chapter 40B/LIP can be time-consuming and require technical knowledge and experience. Moreover, while the affordability restrictions for units produced through the Local Initiative Program (LIP) will be monitored by EOHLC and potentially a specific Monitoring Agent, it is still the premise of LIP that the municipality and EOHLC work together to create affordable housing and fulfill the obligations of the affordability restrictions. There have been challenges in the past regarding resales of affordable ownership units in Berlin, and the Housing Partnership is very intent on obtaining support as resales arise.

The Town of Berlin has joined the Assabet Regional Housing Consortium, a collaborative regional approach to housing that affords each member community access to quality housing services. Member communities include Berlin, Bolton, Boxborough, Devens, Harvard, Hudson, Lancaster, Littleton, and Stow. Metro West Collaborative Development serves the member towns by assisting with the municipal function of affordable housing, including proactive monitoring, resident assistance, program administration, project development, technical assistance, and regional activities. The Town of Berlin continues to work closely with the Assabet Regional Housing Consortium to monitor its Subsidized Housing Inventory and participate in other housing initiatives as needed.

The Central Massachusetts Regional Planning Commission (CMRPC) recently established a Regional Housing Coordinator position to provide member towns with professional staff to coordinate housing production, ensure a diverse housing stock, and capacity to respond to the housing crisis that exists within the region and across the country. Based on the needs of participating communities, this professional will perform professional, technical, and administrative work to support housing-related programs, projects, and activities in select communities in the Central Massachusetts region. Berlin has participated in the evolution of this program at CMRPC, agreeing to participate in the first year of services offered by the new Regional Housing Coordinator.

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## NEXT STEPS

The Housing Partnership and Housing Trust will collaborate with Regional Housing Coordinator to determine a scope of work and what projects the Coordinator will focus on. The Town could benefit from a number of services including public education; management and monitoring of SHI units; grant writing; outreach to establish relationships with developers, lenders, funders, service providers, etc. to promote affordable housing; and implementation of this Housing Production Plan. While the Regional Housing Coordinator position is funded through a grant for the first year of services, participating towns will need to dedicate local funds for subsequent years to participate in this regional initiative.

The Town has benefitted from participation in the Assabet Regional Housing Consortium and is encouraged to continue this partnership in the future. The Board of Trustees for the Municipal Affordable Housing Trust is encouraged to meet regularly and stay informed about the town's housing needs in order to appropriately allocate local funds to advance Berlin's housing goals.

It should also be noted that other consultants can be hired on an as needed basis to manage specific activities including environmental engineers for predevelopment work, appraisers, surveyors, lawyers, and more.

### 1.3: IDENTIFY AND LEVERAGE RESOURCES TO ADVANCE HOUSING PRODUCTION AND PROGRAMS

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## CURRENT STATUS

Berlin is currently designated as a Housing Choice Community. The Housing Choice Program is a state program offering exclusive access to grants for projects that support housing production. The Town utilized this program in 2020 when it applied for and received a grant of \$100,000 to re-pave the Town Hall parking lot to improve safety, facilitate water run-off, and remove landscaping islands inhibiting plowing efforts.

The District Local Technical Assistance (DLTA) Program is funded annually by the Legislature and the Governor through a state appropriation. CMRPC is one of the 13 regional planning agencies that administer the program. Towns are encouraged to apply for technical assistance funding to complete projects related to planning for housing, growth, Community Compact Cabinet activities, or support of regional efficiency. In recent years, Berlin has taken advantage of this funding availability to participate in projects relating to bylaw development for cottage housing communities and short-term rentals, village center studies, regional affordable housing trust exploration, and more.

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## NEXT STEPS

Implementation of the strategies identified in this Housing Production Plan will require funding and technical assistance. There are a variety of funding avenues the Town can pursue to achieve its housing goals. Organizations such as Massachusetts Housing Partnership (MHP), Citizens' Housing and Planning Association (CHAPA), MassHousing, Central Massachusetts Housing Alliance (CMHA), and the Executive Office of Housing and Livable Communities (EOHLC) offer resources and services including but not limited to:

- Rental assistance
- Homelessness prevention
- Emergency shelter placement
- Home repair and maintenance for seniors
- Public education and advocacy
- Data and research
- Financing programs
- Homebuyer resources
- Trainings and events
- Model bylaws
- Other funding opportunities

The Town should re-apply for designation status as a Housing Choice Community when its five-year designation period expires in 2025. Meanwhile, the Town is encouraged to take advantage of this funding opportunity and apply for Housing Choice Grants through Community One Stop for Growth. These grants may be used for a variety of activities related to community planning, zoning revisions, feasibility, engineering, designs and construction of physical infrastructure and of existing and new buildings, rehabilitation, due diligence, plan designs, market studies, pre-permitting/permitting, engineering, acquisition, demolition, and site-related upgrades of future development sites. In FY2024, approximately \$4 million was made available in grants for qualifying municipalities, with project grants ranging from approximately \$50,000 to \$300,000.

The Community One Stop for Growth is a single application portal and collaborative review process for municipalities in Massachusetts seeking grant funding. As of FY2024, twelve programs as part of the Executive Office of Economic Development, Executive Office of Housing and Livable Communities, and MassDevelopment are administered through this application process. Berlin should regularly assess its needs and apply for funding through this portal to support economic development and housing efforts. Staff from CMRPC are available to assist with the application process.

Planning assistance grants are made available each year through the Executive Office of Energy and Environmental Affairs (EOEEA), offering municipalities in the Commonwealth technical assistance support to improve their land use practices, including provision of sufficient and diverse housing. These grants can fund planning activities such as zoning for renewable energy systems; feasibility studies; land-use analyses; development of complete streets policy and plans that enable biking and walking instead of driving; re-zoning for consistency with a Master Plan or implementation of specific actions from a Master Plan; and much more.

The District Local Technical Assistance (DLTA) Program is funded annually by the Legislature and the Governor through a state appropriation. CMRPC is one of the 13 regional planning agencies that administer the program. Towns are encouraged to apply for technical assistance funding to complete projects related to planning for housing, growth, Community Compact Cabinet activities, or support of regional efficiency. Additionally, CMRPC offers up to 24 hours of Local Planning Assistance to each of its member communities annually for a variety of technical support projects. The Town of Berlin is highly encouraged to assess its needs and take advantage of these funding and technical support activities each year.

## 2. ZONING AND POLICY STRATEGIES

Similar to most Massachusetts communities, Berlin's Zoning Bylaws encourage relatively large lot zoning in most areas of town and constrain the development of affordable housing under other exclusionary provisions. It will be important to regularly consider modifications to existing zoning bylaws to stay up to date with market conditions and better guide development with public benefits under "smart growth" principles. The following strategies offer pathways for the town to actively create affordable and diverse housing options in appropriate locations without compromising the small-town character and valuable open space that are defining aspects of Berlin.

### 2.1 AMEND INCLUSIONARY ZONING

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#### CURRENT STATUS

Inclusionary zoning is a zoning ordinance or by-law that requires a developer to include affordable housing as part of a development or, under certain conditions, to contribute to a fund for such housing. The Town of Berlin has maintained an inclusionary housing bylaw for decades that applies to all new residential development which will result in six or more dwelling units. Each proposed development is required to set aside a minimum of 15% of the new units as affordable to households earning 80% or less of the Area Median Income. The bylaw was updated to allow the development of two- or-three dwelling units on a single lot provided all units meet the requirements and purposes of the bylaw *and* provided the Town has not achieved the 10% requirement as set forth in M.G.L. Chapter 40B. To date, no units have been permitted through this zoning mechanism.

Inclusionary zoning has been adopted on a community-wide basis by more than one-third of the municipalities in Massachusetts and requirements vary considerably, as it is not a one-size-fits-all mechanism. Inclusionary zoning can also become a valuable resource for raising funds if developers are given the option of providing cash in-lieu of affordable units. This fee could be added to Berlin's Municipal Affordable Housing Trust to support housing initiatives outlined in this Plan.

Other than cash-in-lieu of unit provisions, many communities additionally allow density bonuses in connection with inclusionary zoning. Studies on inclusionary zoning indicate that mandatory provisions coupled with strong incentives are most effective in promoting affordable housing. It is important to provide sufficient incentives to developers to ensure that the incorporation of affordable units will be financially feasible. Incentives also reduce the risk of litigation from developers who claim that the mandatory inclusion of affordable units involves a "taking" of their property rights. In fact, inclusionary zoning can be legally vulnerable if requirements make it impossible for the developer to earn a reasonable return on the project as a whole. Consequently, it would be prudent for the Town to add incentives to cover these legal questions and ensure that the zoning works economically.

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#### NEXT STEPS

The existing inclusionary zoning bylaw has not resulted in the development of any new affordable units and has likely dissuaded developers from building more than 6 units. Given this challenge, the Planning Board is recommended to explore model by-laws and amend existing inclusionary zoning provisions to incorporate payments-in-lieu of actual units as well as density bonuses. Offering incentives to developers will be the most

effective means of increasing the number of affordable housing units. Resources on inclusionary zoning, including model bylaws, are offered by the Executive Office of Energy and Environmental Affairs, Citizen Planner Training Collaborative, and other housing entities.

## 2.2 CONSIDER A COTTAGE HOUSING COMMUNITIES BYLAW

### CURRENT STATUS

Cottage Housing Communities offer an alternative to traditional subdivision developments and serve as more efficient ways of developing land for new residences. These types of developments provide a more flexible layout of clustered single-family homes that lowers the costs of development in roads and infrastructure; decreases municipal maintenance and service costs; and preserves open space, community character, and natural resources. Zoning for cottage housing communities can help the Town continue to guide development through “smart growth” approaches to better protect the environment as opposed to most existing regulations that promote suburban sprawl.

Developments of cottage housing communities typically feature between four and twelve single-family residential units clustered around a common open space. These small houses are usually less than 1,000 square feet in gross floor area. The group of homes are arranged to face each other around a central landscaped common area while parking is screened from public view. Cottage housing developments are considered a type of “missing middle” housing which offers smaller units in a walkable neighborhood that are compatible in scale and form with detached single-family homes. Such small pocket neighborhoods can provide needed starter housing, workforce housing, as well as opportunities for empty nesters looking to downsize.



Concord Riverwalk in Concord, MA features cottage homes connected by gravel footpaths and gardens.

Under Berlin’s current Zoning Bylaws, this type of development would be restricted. Berlin voters have twice defeated requests for zoning changes to allow a similar type of residential development – Open Space Residential Developments (OSRD).

### NEXT STEPS

In 2023, CMRPC is conducting a regional study and bylaw development process focused on cottage housing communities. Berlin should capitalize on this opportunity to work with similar communities on developing bylaw language and taking other steps to facilitate this housing type. Other elements such as density bonuses, affordability requirements, or design guidelines should be explored to ensure that projects would be feasible and beneficial to the town. The Planning Board is encouraged to be active participants, reviewing model bylaws and offering feedback on what could work for Berlin, given local conditions.

Berlin leaders should reflect upon past challenges faced by unsuccessful attempts to pass an OSRD bylaw to understand how this process can be improved. In order to pass any zoning changes that allow clustered development or pocket neighborhoods such as cottage housing communities, vigorous public outreach and widespread information to voters is recommended.

## 2.3: PREPARE DESIGN GUIDELINES OR STANDARDS TO ACCOMPANY NEW MULTI-FAMILY HOUSING DEVELOPMENTS

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### CURRENT STATUS

Design guidelines and standards are mechanisms to ensure that new multi-family development complements a community's character. In a community that primarily consists of low-density, single-family dwellings, residents often worry that dense, multi-unit housing developments will alter the small-town feeling. To give residents more input on the design of new developments, design guidelines can be prepared and included in the Town Zoning Bylaws which inform the proposals of multi-unit housing proposals. Taking into consideration the aesthetic character of the town, plus Smart Growth and sustainability principles, design guidelines encourage the existing housing stock to be used as a reference point for the character and architecture of new housing development.

Design guidelines are recommended suggestions while design standards are legal and mandatory requirements. Design guidelines are a document outlining various aspects of residential developments that are encouraged and discouraged. These aspects can include, but are not limited to, style and materials, bulk masking and scale, sidewalks and pathways, driveways and parking, landscaping, utility and waste storage areas, lighting, and drainage and stormwater. Any location that multi-family housing is permitted could include design guidelines.

By utilizing design guidelines or standards, affordable housing development can be pursued in a manner that is consistent with, and complimentary to, what existed before. An example of a community that has incorporated design guidelines into their bylaws is the Town of Marlborough, which established a [Multifamily Development Review Criteria and Design Guidelines](#).

Presently, the Town of Berlin does not have any set of design guidelines or standards to accompany multi-family housing development.

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### NEXT STEPS

The Town is encouraged to take steps to develop and adopt a set of design guidelines or design standards to assist with the review of multi-family development that may be proposed throughout the town. This document should provide information to prospective developers regarding the scale, type, design, tenure, and municipal benefits related to multi-family development the Town prefers so that the developments may be designed in a manner that meets municipal goals and needs. The Town may wish to partner with CMRPC or another consultant for technical assistance in developing such a document. Input from the community and Town leaders should be sought to the greatest extent possible.

## 2.4: EXPLORE FINANCING ASSISTANCE PROGRAMS TO SUPPORT FIRST-TIME HOMEBUYERS AND LOW-INCOME HOUSEHOLDS

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### CURRENT STATUS

Currently, the Town of Berlin does not manage any local programs that directly provide financial resources to support first-time homebuyers or low-income households. However, with a Community Preservation Act Committee and Affordable Housing Trust Fund, the Town has opportunities to allocate local funds specifically for affordable housing initiatives. Eligible CPA-funded activities include down payment, closing cost, and rental assistance.

In Berlin and many other Massachusetts communities, the market is not inclusive of first-time homebuyers. Oftentimes, people have the means of paying a mortgage and associated homeowner costs, however they do not have enough to pay the initial home purchase costs, particularly in such an increasingly competitive market. Renting has also become a challenge for many individuals and families in the region to meet monthly payments without sacrificing essentials like food and healthcare, with a rapidly increasing number of households considered “cost-burdened”.

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### NEXT STEPS

There are a variety of ways that the Town of Berlin can directly support low-income households and/or those seeking to purchase their first home. The Town is recommended to explore offering the following programs:

- **Direct rental assistance:** This type of assistance for renters is in the form of rental vouchers, subsidizing the difference between market rents and what a household can afford to pay. Such a program would allow low-income renters to live in town even if they are not residing in a deed-restricted affordable unit.
- **Down-payment/closing cost assistance:** In order to diversify homeownership in Berlin, this type of program would help low- to moderate-income households become homebuyers by advancing the cash assistance needed to be able to complete the closing of the home’s mortgage. Assistance could be offered in a variety of ways, including a grant, a no- or low-interest amortizing loan, or a deferred loan in which repayment is not required unless the property is refinanced or sold within a defined period of time (i.e. 10 years).

Programs may also place limits on the home purchases, for example by limiting the sales price, requiring the home to be a single-family unit, requiring the loan to meet certain requirements (such as a fixed-price loan), or requiring the home to be in a particular target area. Under Chapter 40B restrictions, the sale of a unit listed on the Subsidized Housing Inventory to an eligible buyer at the maximum resale price must be completed typically within 90 days or else the affordability restriction could be lost and a non-income eligible buyer may purchase the unit. Since the Town intends to maintain existing units on the SHI and have the ownership units readily available to income-eligible buyers, the Town could restrict this program to first-time homebuyers that meet income-eligibility requirements and are willing to purchase a resale unit with affordability restrictions.

- **Buy-down program:** This is an opportunity whereby the Town would use funds to buy-down market-rate homes, deed restrict them as affordable in perpetuity, and sell them to income-qualified, first-time

homebuyers at below-market prices. This program could assist the town in bridging the gap between what is available in the open market and what is affordable to a low- to moderate-income household by reducing the purchase price of the home. The community can set what the qualifications of the homebuyer are, such as annual household income limits or amount of assets. By deed restricting homes as affordable in perpetuity, this program would also help increase the town's units on the Subsidized Housing Inventory (SHI).

The Town should seek out models from communities that currently operate successful rental assistance, down-payment/closing cost assistance, and buy-down programs in order to understand what type of funding assistance program(s) would work for Berlin. While every community's financing programs will vary in structure, there are numerous ways to assist income-qualified households in affording to live in this town.

### 3. HOUSING DEVELOPMENT STRATEGIES

The following strategies, sometimes in combination, provide the basic components for the Town to continue to produce new affordable housing. The Town now has Community Preservation Act (CPA) funds and a recently established Affordable Housing Trust Fund, therefore has capacity to contribute local subsidies to affordable housing developments. Partnerships with developers, both non-profit and for-profit, continue to be highly valuable as these entities are able to access other public and private sources of financing. Demonstration of local financial and political commitment is enticing to developers, particularly those building affordable housing units. While the Town is no longer subject to comprehensive permits under M.G.L. Chapter 40B, it should continue to seek ways to provide affordable and diverse housing options to meet the needs of the community.

#### 3.1 WORK WITH PRIVATE DEVELOPERS TO FURTHER SMART GROWTH

##### CURRENT STATUS

Continuing to work cooperatively with private developers, both non-profit and for-profit, is a major component of this Housing Production Plan. The Town has a strong track record collaborating with developers on affordable housing, which has helped the Town far exceed the state's 10% affordability goal. The Town should encourage any new development to further smart growth, in order to preserve natural lands, protect water and air quality, and enhance vibrant neighborhoods.

[Massachusetts Sustainable Development Principles](#) promote efficient land use and more healthy communities in the Commonwealth. This set of principles discourages sprawl, encourages development near transit and services, and promotes development that is compact, conserves land, protects historic resources, and integrates uses.

##### **Massachusetts Sustainable Development Principles**

1. Concentrate Development & Mix Uses
2. Advance Equity
3. Make Efficient Decisions
4. Protect Land and Ecosystems
5. Use Natural Resources Wisely
6. Expand Housing Opportunities
7. Provide Transportation Choice
8. Increase Job & Business Opportunities
9. Promote Clean Energy
10. Plan Regionally



In past years, the Town has utilized both affordable housing incentives established in the zoning bylaws as well as partnerships with developers under “Friendly 40B” to guide new development that incorporates affordable units and smart growth principles. This has included the following types of development:

- Mixed-use development in appropriate locations
- Accessory apartments
- Smaller infill housing in existing neighborhoods
- Group homes for special needs populations

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## NEXT STEPS

The Town will continue to approach residential development on publicly owned and privately owned parcels in manners that align with “smart growth” principles. This can be achieved through zoning and policy provisions that incentivize affordable housing plus encourage development that wisely utilizes land and natural resources. Zoning for multi-family housing and mixed-use development in appropriate locations will help catalyze the creation of neighborhoods that are healthy places for people of all ages and backgrounds to live, work, and play. Additionally, ensuring a fluid and predictable permitting process will encourage developers to pursue projects in Berlin. To the extent possible, residents should be involved in development decisions and given opportunities to provide input.

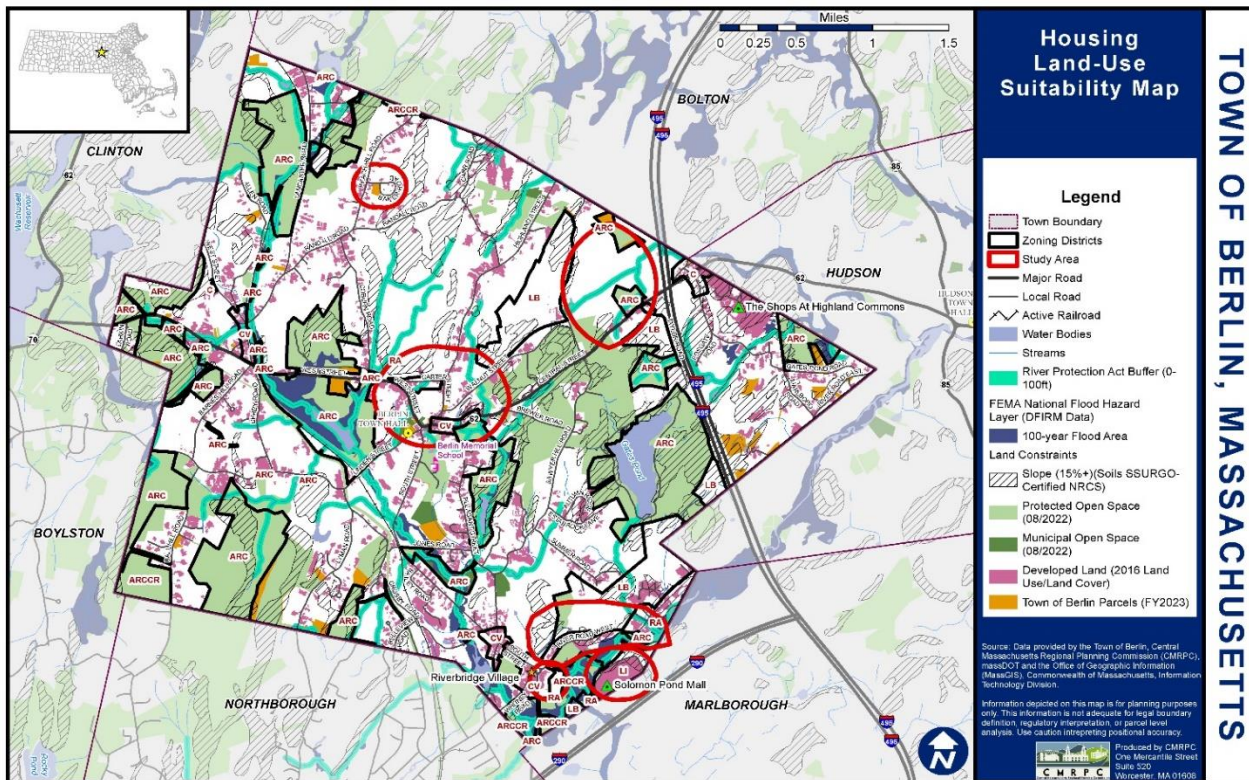
Proposed new housing should be developed in areas that have access to services and transportation, or on sites suitable for redevelopment. Berlin has several areas zoned under a Village Overlay District, which would be areas recommended for mixed-use development. The Town of Berlin is open to partnering with developers and encouraging development of housing, particularly units with affordability restrictions, in the following areas determined to be most suitable (see Figure 17):

- **Village Center:** This cultural and geographic center of Berlin is a thriving neighborhood featuring a mix of historic buildings, single-family residences, businesses, and municipal facilities. Located within this village are the Berlin Police Department, Fire Department, Town Offices, Public Library, Center Cemetery, and community center known as 19 Carter. Route 62, a major route of travel, bisects the village center. Several businesses operate within this area, including the popular Berlin General Store. It is a destination for local foot traffic and cyclists, although the sidewalk network is fragmented, and bicycle infrastructure is limited. There are a few parcels that could support either small-scale infill housing or adaptive reuse of existing buildings into residences. One of the Town’s Commercial-Village zoning districts allowing mixed-use development is located within this village’s boundaries.
- **Baker Road:** There is undeveloped Town-owned land located on Baker Road which could be suitable for housing in the future. This area is a primarily single-family home neighborhood off of Peach Hill Road near the town’s border with Bolton. Currently it is zoned Residential Agricultural.
- **Riverbridge Village:** This area contains the neighborhood Riverbridge Village, a new mixed-use community village built at the rotary in South Berlin. Apartments, café, gas station, hotel, and open space are featured in this area. It is a compact and pedestrian-friendly development that concentrates built land in the property’s center, preserving over 80 acres of open space, including a community garden.

- **River Road West:** Running parallel to Donald Lynch Boulevard, River Road West in Berlin features a mix of residences, businesses, and industries. There is an opportunity for new housing at the Worcester Sand & Gravel pit area along this route, which is no longer operational. This area contains land currently zoned for Commercial-Village, Limited Business, and Residential Agriculture.
- **Solomon Pond Mall:** This area has an opportunity for mixed-use development. Land with vacant businesses or excessive parking could be changed to housing units in the future. In Berlin, land at Solomon Pond Mall is now zoned as Limited Industrial with a Regional Shopping Center Overlay. This part of the town has previously been identified as a priority development area. Additionally, there is a MetroWest Regional Transit Authority (MWRTA) fixed bus route stop in this area.
- **Route 62 Corridor (Central Street and I-495):** An area encompassing land west of Interstate-495 and north of Central Street has been identified as opportunistic for new housing. There is land for sale in this area and opportunities to work collaboratively with landowners on new development. The area features farmland and agricultural businesses, single-family homes, gas station, and easy access to I-495. Current zoning in this area includes Agricultural-Recreation-Conservation, Limited Business, and Residential Agricultural.

Although developers cannot seek comprehensive permits now that Berlin has met its 10% affordable housing threshold, the Town can partner with for-profit and non-profit developers under the State’s Local Initiative Program (LIP), a major permitting vehicle for developing affordable housing. LIP allows the Executive Office of Housing and Livable Communities (EOHLC) to provide technical assistance that qualifies as a “subsidy.” The Town is encouraged to continue building partnerships with agencies such as North Central Massachusetts Habitat for Humanity to create housing for low- and moderate-income households.

Figure 17: Housing Land Use Suitability Map with Proposed Development Areas



## 3.2 SUPPORT SMALL-SCALE HOUSING AND INFILL HOUSING DEVELOPMENT AND CONVERSIONS

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### CURRENT STATUS

There are sites in Berlin that could accommodate development of one new housing unit, a few units, or conversion of existing properties into housing. This type of development, as opposed to traditional subdivisions, can serve local housing needs including starter homes, rentals for low-income households, senior housing, and special needs housing. Infill housing encourages the creation of homes on vacant or underutilized lots in order to discourage sprawl and protect open space while bolstering the housing stock. This also allows for the creation of new housing in areas with existing water, sewer, roads, and other infrastructure needed to support housing.

*Infill development* is a strategy that allows a community to capitalize on potential non-productive space to increase housing options. An infill development option allows properties with excessive setbacks (typically to accommodate overly proscriptive parking or landscaping regulations) to develop the portion of their parcel closest to the roadway for narrowly defined purposes. This strategy can increase the overall housing stock, improve the experience for pedestrians, and knit together otherwise disconnected parts of the streetscape. The Town should identify unused or vacant lots that would be appropriate for housing and explore ways to allow small-scale infill development on noncomplying lots.

*Small-scale housing*, also referred to as “missing middle housing” or “gentle density”, refers to buildings ranging in size and density between a single-family detached home and a mid-rise apartment building. Commonly, the scale of these housing types is comparable to a single-family house. Varieties include duplexes, triplexes, fourplexes, courtyard apartments, townhouses, live/work units, mixed use developments, cottage housing communities, or tiny home communities. These types of housing are considered “smart growth”, encouraging neighborhoods that are more walkable and connected while not over-burdening local resources. However, present-day zoning and regulations that favor large-lot single-family housing make it challenging to create such housing. Berlin is encouraged to explore ways that will support the creation of small-scale housing that blends with the town’s small-town character.

There are numerous options for making small-scale projects and affordable housing development economically feasible in Berlin. The Town now has both a Community Preservation Act (CPA) fund and Municipal Affordable Housing Trust, two resources that will allow Berlin to proactively sponsor and directly subsidize small-scale projects. As part of the Community One Stop for Growth application process, the Community Scale Housing Initiative (CSHI) provides funding for small-scale projects in municipalities with populations of less than 200,000. This funding program, intended to address non-metro communities’ local housing needs, provides a deeper level of resources to small-scale projects that are not appropriate for the Low-Income Housing Tax Credit program.

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### NEXT STEPS

There are numerous examples of development opportunities that the Town is encouraged to explore to meet the needs of the community, including but not limited to the following:

- **Starter Homes:** Habitat for Humanity is always searching for donated Town-owned or private property on which to build starter housing. Other non-profits also continue to seek out donated or discounted public and private land to develop. Such development might also be conducive to scattered Town-owned infill parcels or tax title properties. Owner-occupied, two-family housing is an excellent prototype for providing starter homes with the added benefit of the income that comes with a rental unit. Condominiums can also be ideal opportunities for first-time homebuyers to enter the housing market.
- **Special Needs Housing:** Berlin is committed to providing a variety of housing options that meets the needs of all residents, including those with physical disabilities, mental illness, substance abuse and addictions, elderly, and homeless families who may need supportive services to succeed. Organizations that support special needs housing are active in the Greater Worcester area and are likely to have a continuing interest in developing group homes or other special facilities in the community if opportunities arise.

While housing such as a four-unit group home off of Larkin Road has been developed in recent years, it is insufficient to meet the community's increasing needs for more handicapped accessible and service-enriched housing units given the numbers of residents with disabilities and the aging of the population. The Town should support additional opportunities to work in partnership with local, regional, and state entities that provide such housing.

- **Small “Pocket” Development:** Small, clustered developments known as pocket neighborhoods feature homes surrounding a common outdoor space. These typically small-sized homes offer residents a sense of community, more efficient and environmentally friendly living, lower costs, and shared amenities. Cottage housing communities are a popular example of this development type. Some municipalities have also established tiny house communities. A type of pocket neighborhood could be developed in Berlin under an Open Space Residential Development (OSRD) bylaw or Cottage Housing Communities bylaw.
- **Conversion of Existing Properties into Affordable Housing:** The Town may someday consider establishing a buy-down program in which the Town uses funds to purchase market-rate homes, deed restrict them as affordable in perpetuity, and sell them to income-qualified, first-time homebuyers at below-market prices. This approach would utilize CPA funds or Municipal Affordable Housing Trust funds to help bridge the gap between what is available in the open market and what is affordable to low- to moderate-income households. Such a program would help increase the Town's units on the Subsidized Housing Inventory (SHI) without creating new development.

These “buy-down” efforts have involved several different approaches but have usually been coordinated by a non-profit housing organization purchasing one or two-family structures or other housing types, making necessary improvements, and renting and/or re-selling the units subject to deed restrictions that insure permanent affordability. These programs have been implemented in Cambridge, Newton, Bedford, and Arlington for homeownership. One example is the Sandwich Home Ownership Program (SHOP) that produced seven affordable housing units under the coordination of the Housing Assistance Corporation (HAC), Cape Cod's regional non-profit housing organization. A number of communities – including Yarmouth, Sandwich, Barnstable, and Lexington – have had their Housing

Authorities or another non-profit organization acquire properties that they continue to own and manage as rentals.

- **Adaptive Reuse of Existing Buildings:** The rehabilitation of unused structures and conversion into housing units is a popular way that communities can preserve their historic resources and charm while providing much-needed housing. Non-residential properties such as schools, mills, churches, office buildings, and municipal buildings can be converted to housing such as apartments, condominiums, or special needs housing. CPA funds can be used for both affordable housing and historic preservation purposes. Historic rehabilitation projects may also qualify for additional funds such as federal and state historic tax credits.

### 3.3 MAKE SUITABLE PUBLIC PROPERTY AVAILABLE FOR AFFORDABLE HOUSING

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#### CURRENT STATUS

While the Town of Berlin has a very limited inventory of publicly owned property that might be suitable for affordable housing, there are some tax title properties that bear further analysis regarding feasibility. The contribution or “bargain sale” of land or buildings owned by the Town but not essential for municipal purposes could enable Berlin to take further proactive measures to address local housing needs.

Examples of publicly owned parcels that might potentially be developed to integrate some amount of affordable housing include:

- Ball Hill Road Map 5, Parcel 8 1.85 acres with 380 ft. of frontage
- Dudley Road Map 12, Parcel 33 1.82 acres with 100 ft. of frontage
- Dudley Road Map 12, Parcels 11, 12, 13, 14 and 15 3.15 acres with 272 ft. of frontage
- Allen Road Map 19, Parcel 27 3.64 acres with 227 ft. of frontage

There are also a number of tax title properties that if processed through Land Court might become available for affordable housing development.

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#### NEXT STEPS

The Select Board, in coordination with the Planning Board, Housing Partnership, and Housing Trust, will work with other Town boards and committees, such as the Board of Assessors, Treasurer, and Conservation Commission, to review the inventory of Town-owned property and determine which parcels, if any, might be appropriate for affordable housing. The Town should pay particular attention to tax title properties, some of which should be advanced through the tax foreclosure process.

Following the necessary approvals to convey properties for affordable housing, a Request for Proposals (RFP) would be issued to solicit interest from developers based on the Town’s specific project requirements. A developer would be selected based on identified criteria included in the RFP. It is likely that the projects would require densities or other regulatory relief beyond what is allowed under the existing Zoning Bylaws.

Monitoring and enforcing affordability requirements are critical to the effective provision of affordable housing. The Town will also have to ensure that any additional affordable units are eligible for inclusion in the Subsidized Housing Inventory and provide the state with all of the appropriate documentation. Professional housing services from the Assabet Regional Housing Consortium or CMRPC Regional Housing Coordinator would help support such Town-sponsored development.

#### SUGGESTED: 3.4: ADVOCATE FOR A HIGHER INCLUSION OF ACCESSIBLE UNITS IN PROPOSED HOUSING DEVELOPMENTS

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##### CURRENT STATUS

Berlin's population is aging, indicating an increasing demand for housing with accessibility features. It is essential to accommodate people with disabilities and seniors who have limited mobility or special needs, particularly those that are low-income. While there may be accessible units that are sold at market rate prices, oftentimes people with disabilities or those with limited mobility cannot afford to live in them. Northbrook Village is the only income-restricted housing complex with accessible units and currently has a waitlist. The Rockwell housing complex has studios, one-bedroom units, and two-bedroom units that are accessible but are market-rate.

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##### NEXT STEPS

It is crucial that this special population is advocated for and that there is enough availability of affordable units that are also accessible. Accessible units should have a range of bedroom and size options, for those living alone or those with families. Berlin Town staff, boards and committees, and Council on Aging should advocate for additional accessible units that are deed-restricted as affordable when developers submit proposals.

#### 4. HOUSING PRESERVATION STRATEGIES

In addition to creating new housing opportunities, this Housing Plan recommends that the Town also focus on the need to preserve existing housing including correcting code violations in properties occupied by low- and moderate-income.

##### 4.1 PRESERVE EXISTING UNITS ON THE SUBSIDIZED HOUSING INVENTORY (SHI)

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##### CURRENT STATUS

Historically, Berlin has experienced some turnover of affordable ownership units, presenting challenges regarding affordability preservation. It is the intention of the Town to collaborate with the sellers, Subsidizing Agencies, and designated Monitoring Agents to support efforts to market affordable units per the requirements of the deed rider. Table 16 provides a summary of these designated entities for each project. It should be noted that even if affordable units are ultimately sold to purchasers who earn more than 80% AMI, based on the provisions in the deed rider, the affordable housing restrictions remain in effect in perpetuity and upon subsequent turnover still apply.

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## NEXT STEPS

While the Berlin Housing Partnership has established working relationships with Subsidizing Agencies and Monitoring Agents, it should additionally consider taking a more proactive role in the monitoring and resale processes as follows:

- Identify which projects, if any, involve deed riders other than the current state universal deed rider as approved by Fannie Mae, and understand any deviations.
- Discuss the prospects of preparing a Ready Buyers List with the Monitoring Agents. In this case, the Town would work with the Monitoring Agents to prepare an Affirmative Fair Housing Marketing and Resident Selection Plan to be approved by the Subsidizing Agencies. It would then implement the Marketing Plan and through a lottery establish a Ready Buyers List that can be used upon any resales. This list is generally useful for a period of a year but, with the approval of the Subsidizing Agencies, can be extended for two years. EOHLC provides guidelines on preparing these Plans, marking, and conducting the lottery.
- Ensure that the Town receives annual reports from the Monitoring Agents regarding the continued affordability of all units. Most use restrictions require that project sponsors in the case of rental developments and Monitoring Agents for ownership projects perform the necessary due diligence and prepare annual reports that recertify income and lease recertification for rental units and continued primary occupancy for ownership units. These reports are to be filed with, not only the Subsidizing Agency, but also the municipality. In this case, the Town is effectively monitoring the monitors.
- Review cost certification reports that are required to be provided by the developer upon the completion of each project to ensure compliance with state cost and profit requirements under Chapter 40B/LIP, also including annual financial audits of rental projects processed through LIP or other Chapter 40B Program. Each year the Housing Partnership should do the necessary follow-up with the Monitoring Agent or Subsidizing Agency to ensure that these reports are being prepared and the Town receives copies.

The Housing Partnership will need to ensure that it is familiar with state requirements under LIP/Chapter 40B including guidelines for preparing and implementing Affirmative Fair Housing Marketing and Resident Selection Plans. Contacts at EOHLC and MassHousing should be consulted. The Regional Housing Coordinator managed by CMRPC should help continue to monitor and oversee Berlin's SHI, along with other housing preservation activities.

## 4.2 OBTAIN FUNDING TO CORRECT HOUSING CODE VIOLATIONS AND IMPROVE QUALITY OF THE HOUSING STOCK

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### CURRENT STATUS

Almost half of Berlin's housing stock was built prior to 1990 and may have deferred maintenance needs as well as safety concerns such as traces of lead-based paint. While a comprehensive inventory of housing conditions has not been compiled, it is likely that many of these older residences would not meet today's various housing codes (plumbing, electricity, weather-proofing, energy efficiency, etc.). Older homes with code deficiencies and inefficiencies are often more affordable housing options than new housing. In some instances, these older

homes are being torn down. It is important to maintain Berlin's existing housing stock as a means of providing more affordable housing and preserving the town's historic architecture. It is also important to note that many of these substandard homes may be owned by those who live on fixed and/or limited incomes without the resources to undertake improvements.

As Berlin's residents age, home modifications may be needed to allow older adults to age in place. Installation of wheelchair ramps, handrails, raised toilets, shower grab bars, walk-in tubs, wider doorways, and other improvements can make a home more accessible, allowing older adults to safely live in their own house. However, seniors living on a fixed income may not have the financial means to conduct such home repairs on their own.

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## NEXT STEPS

Berlin should seek out and promote appropriate funding sources to support housing rehabilitation. The following sources can be considered:

- **Community Preservation Act (CPA):** Rehabilitation of housing is eligible if the property was acquired or created with CPA funds. Therefore, many home rehabilitation programs do not qualify for CPA funds unless affordable housing units are created as a result of the application of CPA program funds. There may be future instances where the Town has the opportunity to acquire properties with the help of CPA funds and rehabilitate them for affordable rental or ownership properties.
- **Community Development Block Grant (CDBG) Program:** The State manages and distributes federal CDBG funding, a program that provides assistance to qualifying cities and towns for housing, community and economic development projects, and human service initiatives that assist low- and moderate-income residents or help revitalize neighborhoods. Some of this funding is set aside in support of local housing rehabilitation programs. While this funding is very competitive, EOHLC has been revisiting some of its criteria for allocating this funding, and Berlin may find itself in a position to receive this financial support.
- **Section 504 Home Repair Program:** This USDA program provides loans to very-low-income homeowners to repair, improve, or modernize their homes, as well as grant to elderly very-low-income homeowners to remove health and safety hazards. Qualifying applicants must be the homeowner and occupy the house, be unable to obtain affordable credit elsewhere, meet income limit requirements, and for grants, be age 62 or older and not be able to repay a repair loan.
- **Habitat for Humanity's Home Repair Program:** As part of the organization's Aging in Place Program, Habitat for Humanity MetroWest/Greater Worcester offers home repair grant and loan programs. Qualifying projects are intended to alleviate critical health, life and safety issues, or code violations. This can include roof repairs, renovations and upgrades to satisfy handicap accessibility and ADA requirements, deck repair, and more. Applicants must meet low-income and other criteria. Those interested in applying should contact [familyservices@habitatmwgv.org](mailto:familyservices@habitatmwgv.org)
- **Home Modification Loan Program:** This state program provides low- and no-interest loans to modify the homes of elders, adults, and children with disabilities in order to help people remain in their homes and live more independently. Any homeowner who has a disability or has a household member



who has a disability, or rents to an individual with a disability may apply for this loan. Visit the website for more information [www.mass.gov/mrc/hmlp](http://www.mass.gov/mrc/hmlp).

The Massachusetts Rehabilitation Commission provides an online series of resources and links for accessing home modifications: <https://www.mass.gov/service-details/hmlp-resources-and-links>.

There are numerous other housing rehabilitation programs that homeowners can apply for. Most of these programs are relatively standard, providing an interest-free deferred loan of up to about \$30,000 to homeowners earning at or below 80% AMI or for investor-owners with a majority of tenants earning below this income level. The loan is typically forgiven after a 15-year term. Some communities have created emergency repair programs that provide a grant of up to about \$5,000 for emergency repairs, some targeted to seniors. Regional non-profit organizations such as SMOC and RCAP Solutions may provide support for similar projects such as a septic repairs and weatherization. With some combination of future funding through CDBG, CPA, inclusionary zoning cash-out fees, negotiated fees with developers, etc. Berlin is encouraged to explore options to support homeowners in remaining safely in their homes.

| Implementation Matrix  | Short Term<br>(0-12<br>months) | Medium<br>Term<br>(1-3 years) | Long Term<br>(3-5 years) | Ongoing | Responsible<br>Parties          |
|--|--------------------------------|-------------------------------|--------------------------|---------|---------------------------------|
| <b>Strategies that Build Local Capacity to Promote Affordable Housing</b>                            |                                |                               |                          |         |                                 |
| 1.1 Continue to conduct ongoing community outreach and education                                     |                                |                               |                          | ✓       | HP                              |
| 1.2 Secure professional support  | ✓                              |                               |                          | ✓       | HP; SB; TA; CMRPC;<br>RHC; ARHC |
| 1.3 Identify and leverage resources to advance housing production and programs                       |                                |                               |                          | ✓       | TA; CMRPC; RHC                  |
| <b>Zoning and Policy Strategies</b>  |                                |                               |                          |         |                                 |
| 2.1 Amend inclusionary zoning  |                                | ✓                             |                          |         | PB; HP; RHC                     |
| 2.2 Consider a Cottage Housing Communities Bylaw   | ✓                              |                               |                          |         | PB; HP; CMRPC                   |
| 2.3 Prepare design guidelines or standards to accompany new multi-family housing developments        |                                | ✓                             |                          |         | PB; HP; CMRPC;<br>RHC           |
| 2.4 Explore financing assistance programs to support first-time homebuyers and low-income households |                                |                               | ✓                        |         | HP; MAHT; CPAC;<br>SB           |
| <b>Housing Development Strategies</b>  |                                |                               |                          |         |                                 |
| 3.1 Work with private developers to further smart growth   |                                |                               |                          | ✓       | TA; SB; PB; ZBA                 |
| 3.2 Support small-scale housing and infill housing development and conversions                       |                                |                               |                          | ✓       | PB; HP                          |
| 3.3 Make suitable public property available for affordable housing                                   |                                |                               | ✓                        |         | SB; HP; PB                      |
| 3.5 Advocate for a higher inclusion of accessible units in proposed housing developments             |                                |                               |                          | ✓       | COA; PB; HP                     |

| Implementation Matrix  | Short Term<br>(0-12<br>months) | Medium<br>Term<br>(1-3 years) | Long Term<br>(3-5 years) | Ongoing | Responsible<br>Parties |
|--|--------------------------------|-------------------------------|--------------------------|---------|------------------------|
| <b>Housing Preservation Strategies</b>   |                                |                               |                          |         |                        |
| 4.1 Preserve existing units on the Subsidized Housing Inventory (SHI)                          |                                |                               |                          | ✓       | ARHC; HP; RHC          |
| 4.2 Obtain funding to correct housing code violations and improve quality of the housing stock |                                |                               | ✓                        |         | MAHT; CPAC; HP;<br>TA  |

**Responsible Parties Key:**

**HP** = Housing Partnership

**MAHT** = Municipal Affordable Housing Trust

**RHC** = Regional Housing Coordinator

**ARHC** = Assabet Regional Housing Consortium

**TA** = Town Administrator

**SB** = Select Board

**PB** = Planning Board

**ZBA** = Zoning Board of Appeals

**CPAC** = Community Preservation Act Committee

**EDC** = Economic Development Committee

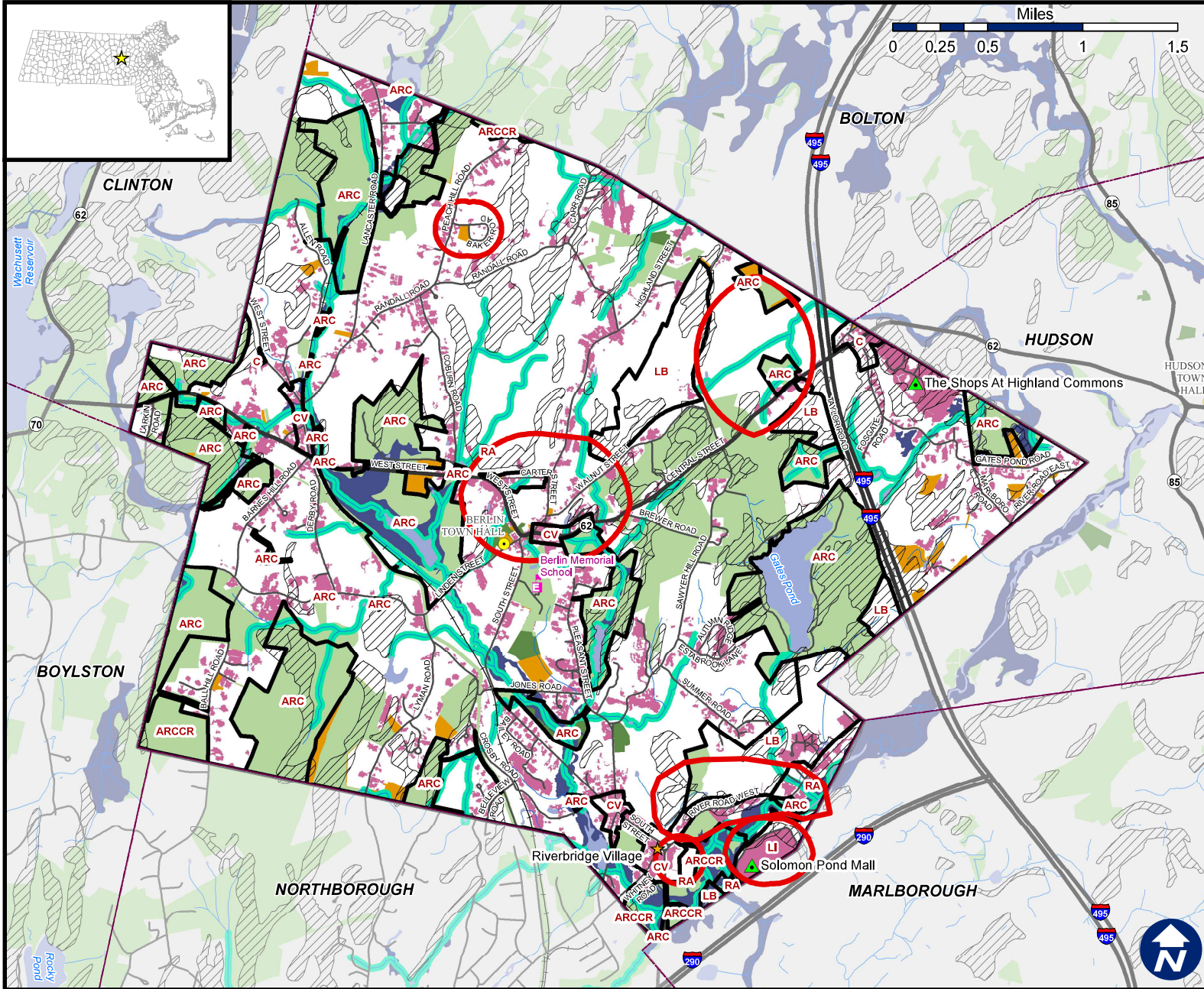
**COA** = Council on Aging

**CMRPC** = Central Massachusetts Regional Planning Commission

# APPENDIX

1. Housing Land Use Suitability Map with Proposed Development Areas
2. Berlin Zoning Map
3. Housing Needs Survey
4. Housing Needs Survey Promotional Flyers
5. Housing Needs Survey Promotional Postcard
6. Housing Needs Survey Results
7. Community Forum on Housing Promotional Flyer
8. Community Forum on Housing Follow-Up Flyer
9. Presentation Slides from Community Forum on Housing
10. Online Activity from Community Forum on Housing

# Housing Land-Use Suitability Map



## Legend

- Town Boundary
- Zoning Districts
- Study Area
- Major Road
- Local Road
- Active Railroad
- Water Bodies
- Streams
- River Protection Act Buffer (0-100ft)
- FEMA National Flood Hazard Layer (DFIRM Data)
- 100-year Flood Area
- Land Constraints**
- Slope (15%+)(Soils SSURGO-Certified NRCS)
- Protected Open Space (08/2022)
- Municipal Open Space (08/2022)
- Developed Land (2016 Land Use/Land Cover)
- Town of Berlin Parcels (FY2023)

Source: Data provided by the Town of Berlin, Central Massachusetts Regional Planning Commission (CMRPC), massDOT and the Office of Geographic Information (MassGIS), Commonwealth of Massachusetts, Information Technology Division.

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.

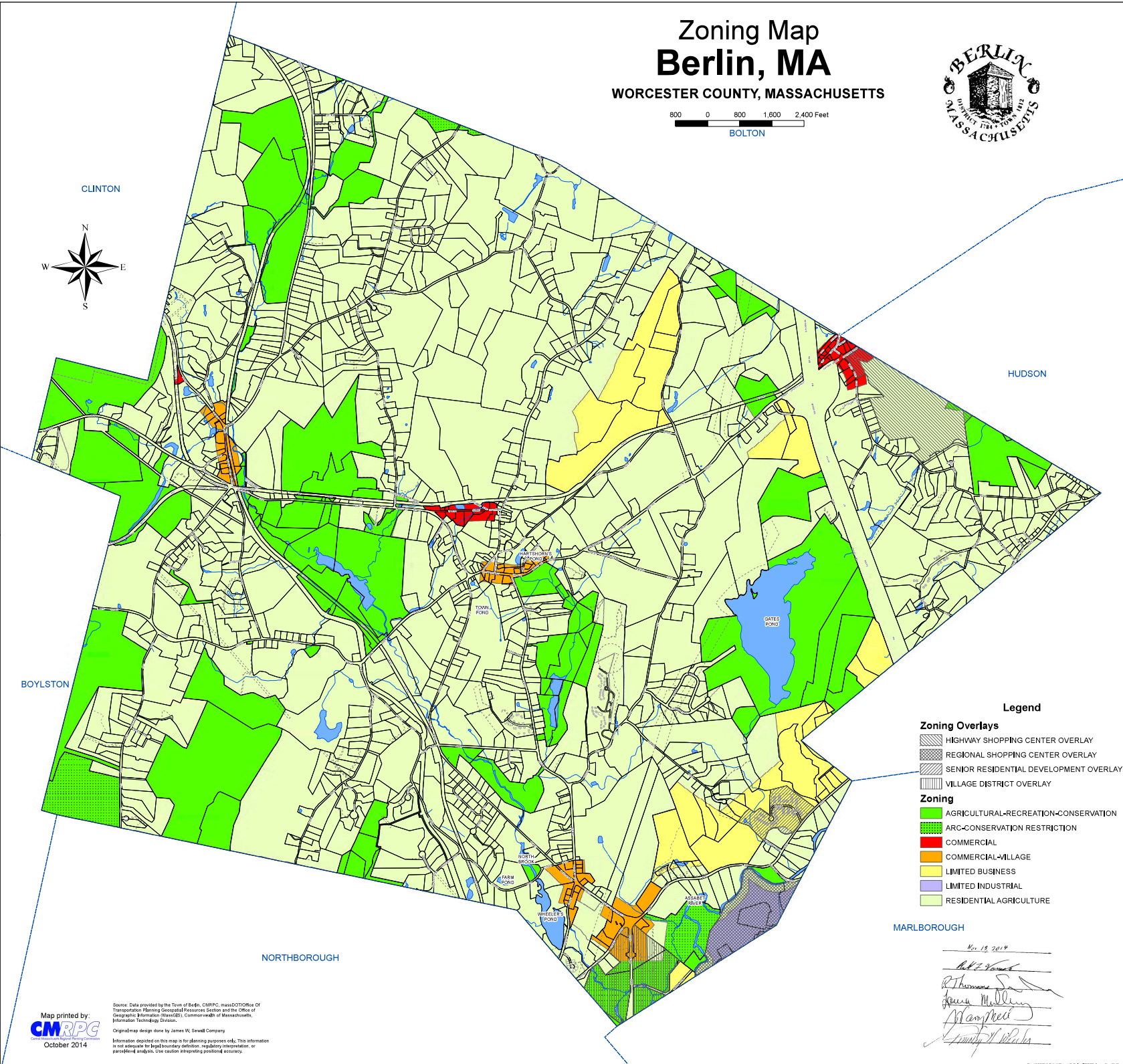
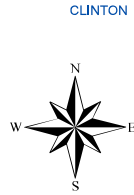


Produced by CMRPC  
One Mercantile Street  
Suite 520  
Worcester, MA 01608



# Zoning Map Berlin, MA

WORCESTER COUNTY, MASSACHUSETTS



CLINTON

HUDSON

BOYLSTON

NORTHBOROUGH

MARLBOROUGH

### Legend

#### Zoning Overlays

- HIGHWAY SHOPPING CENTER OVERLAY
- REGIONAL SHOPPING CENTER OVERLAY
- SENIOR RESIDENTIAL DEVELOPMENT OVERLAY
- VILLAGE DISTRICT OVERLAY

#### Zoning

- AGRICULTURAL-RECREATION-CONSERVATION
- ARC-CONSERVATION RESTRICTION
- COMMERCIAL
- COMMERCIAL-VILLAGE
- LIMITED BUSINESS
- LIMITED INDUSTRIAL
- RESIDENTIAL AGRICULTURE

Map printed by:  
**CMRPC**  
October 2014

Source: Data provided by the Town of Berlin, CMRPC, MassDOT/Office of Transportation Planning/Spatial Resources Section and the Office of Geographic Information Systems, Commonwealth of Massachusetts, Information Technology Division.  
Original map design done by James W. Sewall Company.  
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.

Rev. 10 2014



# Berlin Housing Needs Survey

Deadline to submit: Friday, June 10, 2022

To submit completed survey: Drop-off boxes for this survey are located at the Town Offices, 19 Carter, and Public Library

If you would prefer to take this survey online, visit this link or scan the QR code with your phone:

<https://www.surveymonkey.com/r/BerlinHousing>



Dear Resident,

*Thank you for taking this survey!* This is your opportunity to tell us about your experience living in Berlin. Please take 10 minutes to complete this survey so that as a community, we can ensure Berlin fulfills the needs of its residents. This survey will inform the update of two important housing planning documents in town: 1) The update of the Town's State-approved Housing Production Plan, and 2) The update of the Housing element of the Berlin Master Plan.

## **The Town is asking for your input on current housing conditions.**

This survey will be asking for your opinion on housing options and affordability in Berlin. You are helping the project team understand what types of housing are desired in Berlin and who is most in need. Your feedback will help determine the best paths for providing more affordable and diverse housing options to current and future residents.

A Housing Production Plan combines housing and market data, community input, goals, and strategies for housing production to establish a 5-year plan for the future of housing in the community. This plan facilitates creation of housing that fits with the town character and meets the needs of current and future residents.

The Berlin Master Plan is a long-range plan that was completed in 2013. The Master Plan establishes a community vision, assesses existing conditions and trends, and recommends strategies to achieve desired changes. The Master Plan's Housing element comprehensively assesses the town's housing needs, identifying goals and strategies that would guide municipal actions to develop and manage affordable housing.

## **What is meant by "Affordable Housing"?**

Affordable Housing has restrictions placed on units to preserve affordability for decades or in perpetuity, ensuring that income-eligible households can stay in their communities without having to make difficult financial decisions, such as skipping meals or doctor's appointments to have enough money to pay for their homes. Without deed restrictions, housing costs can go up as markets rise, making homes that were once inexpensive now costly.

Eligibility to live in deed-restricted Affordable Housing is based on household income and the number of people in the household, which is compared to the Metropolitan Area Median Income (AMI) calculated by HUD. The 2021 AMI for the Worcester County region is \$98,800. Households eligible for deed-restricted Affordable Housing must be at or below 80% of the AMI. For a household of one, 80% AMI is \$55,350; for a household of four, it is \$79,050.

**If you would like to stay involved in the Housing Production Plan process, please write your name and email address below. We will only use your contact information to keep you updated throughout the planning process, including results of this survey and details about a future community workshop.**

Name: \_\_\_\_\_

Email address: \_\_\_\_\_

## CURRENT RESIDENCE

1. Which of the following attributes were most influential in your decision to reside in Berlin?  
(Select all that apply)

- |  |   |
|--|---|
| <input type="checkbox"/> I grew up here    | <input type="checkbox"/> Schools                    |
| <input type="checkbox"/> My family is here | <input type="checkbox"/> Small-town way of life     |
| <input type="checkbox"/> Close to work     | <input type="checkbox"/> Neighborhoods              |
| <input type="checkbox"/> Community         | <input type="checkbox"/> Safety                     |
| <input type="checkbox"/> Natural beauty    | <input type="checkbox"/> Government                 |
| <input type="checkbox"/> Location          | <input type="checkbox"/> Recreational opportunities |

2. Do you plan to live in your current residence as you age into retirement?

- Yes
- No
- Maybe

3. If you answered “Yes” to the previous question, do you anticipate being able to afford your home and associated costs as you age into retirement?

- Yes, I will be able to afford my home as I age into retirement
- No, I will not be able to afford my home as I age into retirement
- I am unsure if I will be able to afford my home as I age into retirement

4. How important is it for you to remain in Berlin as you age?

- Extremely important
- Very important
- Somewhat important
- Not so important
- Not at all important

5. If you were to consider moving out of your community, which of the following factors would drive your decision to move? (Select all that apply)

- |  |  |
|--|--|
| <input type="checkbox"/> Looking for a different home size that meets your needs   | <input type="checkbox"/> Wanting to move to an area that has better health care facilities |
| <input type="checkbox"/> Maintaining your current home will be too expensive   | <input type="checkbox"/> Wanting to be closer to family                                    |
| <input type="checkbox"/> Maintaining your current home will be too physically challenging  | <input type="checkbox"/> Needing more access to public transportation                      |
| <input type="checkbox"/> Looking to move to an independent living facility for older adults, retirement home, or other senior living community | <input type="checkbox"/> Wanting to live in a different climate                            |
| <input type="checkbox"/> Needing a more accessible home (i.e. wheelchair ramps, wide doorways, stair lifts, grab bars/rails)                   | <input type="checkbox"/> Looking for an area that has a lower cost of living               |
|  | <input type="checkbox"/> Needing to move closer to place of employment                     |
|  | <input type="checkbox"/> Other (please specify):   |



## HOUSING AFFORDABILITY

6. Are you comfortably able to afford your home and associated housing costs?

- Yes, I can comfortably afford my home
- No, affording my home is a challenge
- Unsure

7. Is more than 30% of your monthly income dedicated to paying for housing (including mortgage, rent, property taxes, utilities, insurance) each month?

- Yes
- No
- Unsure

8. Hypothetically, if there was an emergency expense requiring you to immediately come up with \$400, how much of a challenge would it be to pay that expense?

- It would not be a challenge to pay the expense
- I could fairly easily pay the expense using cash, money currently in my savings/checking account, or on a credit card that I can pay in full at the next statement
- I could put it on my credit card and pay off the expense over time
- I would have to borrow money from a friend or family, or sell something in order to pay the expense
- I would not be able to pay the expense

9. Which of the following financial and support services for housing most fits your current need?

- Tax relief
- Home repair/modification
- Home health care
- Transportation assistance
- Support maintaining my home (i.e. lawn care, snow removal, cleaning)
- Rental assistance
- Legal assistance or protection from eviction
- I do not need any support services
- Other (please specify):

## FUTURE HOUSING NEEDS

**10. In your opinion, which of the following populations are most in need of increased housing options in Berlin? (Please select your top 3)**

- Young professionals
- Families
- Seniors
- Low-income households
- Single adults in need (i.e. those in recovery, veterans, etc.)
- People with disabilities
- Seasonal workers (i.e. agricultural work, recreation)
- First-time homebuyer

**11. Please rate the desirability of the following housing types in Berlin:**

|  | Very desirable           | Somewhat desirable       | Not desirable            |
|--|--------------------------|--------------------------|--------------------------|
| Small, single-family market-rate homes geared towards first-time homebuyers  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Small, market-rate homes geared towards seniors  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Medium-sized single-family homes   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Luxury single-family homes   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Cottage Housing Community (small, single-family dwelling units (800-1,200 sq. ft.) situated around a common area with a pedestrian-friendly environment) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Condominiums   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Small-scale apartments (2-6 units)   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Larger-scale apartments (7 or more units)  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Townhouses (2-8 multi-story dwelling units placed side-by-side)  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Mixed-used Residential / Commercial (e.g. retail/office on first floor and residential units above)  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Conversion of larger homes into apartments   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Housing for special populations (e.g. disabled, youth recovery, adult group home, etc.)  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Accessory dwelling units or "in-law apartments"  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Tiny homes   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Assisted living communities  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Accessible housing for people with disabilities  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**12. In your opinion, what are Berlin's most pressing needs related to housing and development?**

- |   |  |
|---|--|
| <input type="checkbox"/> Growing existing local businesses        | <input type="checkbox"/> Improving roads/traffic/sidewalks |
| <input type="checkbox"/> Attracting new businesses                | <input type="checkbox"/> Availability of municipal sewer   |
| <input type="checkbox"/> Managing housing growth                  | <input type="checkbox"/> Availability of municipal water   |
| <input type="checkbox"/> Creating more housing that is affordable | <input type="checkbox"/> Quality of education              |
| <input type="checkbox"/> Decreasing taxes                         | <input type="checkbox"/> Recreational opportunities        |

**13. What types of affordable housing initiatives would you like to see the Town's Community Preservation (CPA) funds used for? (Please select your top 5)**

- First-time homebuyer programs for those with qualifying incomes to lower the cost of obtaining affordable housing
- Direct rental assistance that subsidizes the difference between market rents and what a household can afford to pay
- Rehabilitation of unused structures and conversion to housing (also known as adaptive reuse)
- Purchasing land for the purpose of creating affordable housing
- Development of new affordable units on Town-owned land
- Creation of special needs housing to provide homes for groups in the community such as veterans, survivors of domestic abuse, people with disabilities, etc.
- Funding program to support the costs of creating accessory affordable apartments (also known as "in-law apartments")
- Preserve existing affordable housing that may have expiring affordability restrictions or in need of repairs
- Hiring a professional, such as a Housing Coordinator, to oversee and support local housing initiatives

**14. Is there anything else you would like to add regarding residential housing needs in Berlin?**

## DEMOGRAPHICS

15. What is your age? \_\_\_\_\_

16. How long have you lived in Berlin? \_\_\_\_\_

17. Which of the following best describes your housing situation:

- Homeowner
- Renter
- Living with others and assisting with paying rent or mortgage
- Living with other but not paying rent or mortgage

18. How many people currently live in your household? \_\_\_\_\_

19. What is your annual household income (approximately)? \_\_\_\_\_

**Thank you for taking this survey! Community input is essential to planning for Berlin's future.**

This survey is the first component of Berlin's housing planning project. A Community Forum will be planned for Fall 2022 to seek further input on preferred housing styles and locations for future affordable housing.

Please visit the Town of Berlin Planning Board website for results of the community survey and other updates.



# BERLIN IS UPDATING ITS HOUSING PRODUCTION PLAN & MASTER PLAN HOUSING CHAPTER

# HOUSING SURVEY OPEN NOW!



SCAN THE QR CODE WITH YOUR PHONE OR VISIT:  
<https://www.surveymonkey.com/r/BerlinHousing>



**IS HOUSING AFFORDABLE IN BERLIN?**



**WHAT TYPES OF HOUSING ARE MOST NEEDED?**



**ARE YOU IN NEED OF HOUSING SUPPORT SERVICES?**



**HOW SHOULD THE TOWN UTILIZE ITS CPA FUNDS?**

**PAPER SURVEY COPIES AVAILABLE FOR PICK-UP AND DROP-OFF AT THESE LOCATIONS IN TOWN:**

TOWN OFFICES   ♦   19 CARTER   ♦   PUBLIC LIBRARY



## BERLIN IS UPDATING ITS HOUSING PRODUCTION PLAN & MASTER PLAN HOUSING CHAPTER

# LAST CHANCE TO TAKE THE HOUSING SURVEY!



SCAN ME

[www.surveymonkey.com/r/BerlinHousing](https://www.surveymonkey.com/r/BerlinHousing)



**Survey closes  
July 31!**

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AND DROP-OFF AT THESE LOCATIONS IN TOWN:**

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# BERLIN RESIDENTS: YOUR INPUT IS NEEDED!



HELP THE TOWN UPDATE ITS HOUSING PLANS

**SURVEY AVAILABLE NOW  
UNTIL JULY 30!**

**SCAN THE QR CODE WITH YOUR  
PHONE OR USE THE LINK BELOW**



[www.surveymonkey.com/r/BerlinHousing](https://www.surveymonkey.com/r/BerlinHousing)



# PLANNING FOR HOUSING

The Town of Berlin is working with CMRPC to update both the Housing Production Plan and the Master Plan's Housing & Population chapter. Your input will help the Town better understand what types of housing are needed, where any new housing should be built, and how the Town should best spend its Community Preservation Act funds. Please take a few minutes to consider your experience living in Berlin and how we can plan for a better future for our residents by filling out the community survey before July 30.

If you would prefer to complete a paper survey, copies are available at the following locations in town:

- Town Offices
- 19 Carter
- Public Library



PRSR STD  
ECRWSS  
U.S.POSTAGE  
**PAID**  
EDDM Retail

## Local Postal Customer



Town of  
*Berlin*  
MASSACHUSETTS



# Results of the Berlin Housing Needs Survey 2022

*Survey results will inform the updates to the Housing Production Plan and the Master Plan's housing chapter*

A town-wide survey was conducted as part of the Housing Production Plan/ Master Plan public outreach process to gather input on housing needs.

The survey was available online and print copies were available for pick-up and drop-off at the Berlin Town Offices, Public Library, and 19 Carter.

The survey was open May 2, 2022 - July 31, 2022.

**194** residents responded to the survey.

The survey aimed to gather information about the following:

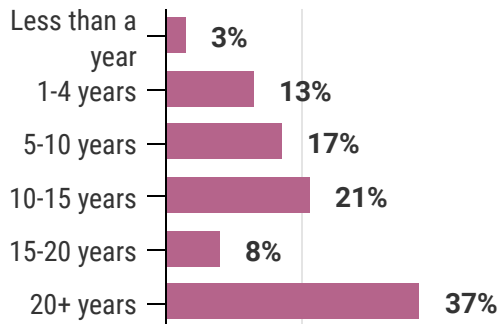
- **Demographic Information:** How do the survey respondents represent Berlin's population overall?
- **Housing Affordability:** Are survey respondents facing challenges in affording to live in their home or community?
- **Future Housing Needs:** What are survey respondents' current and future housing needs? What types of new housing would residents like to see in the future?



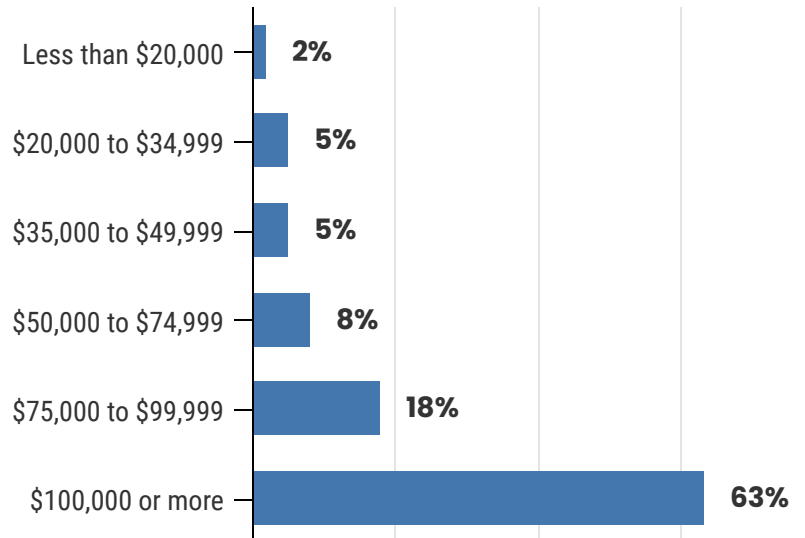
# 2022 Berlin Housing Needs Survey Results

## Demographics of Survey Respondents

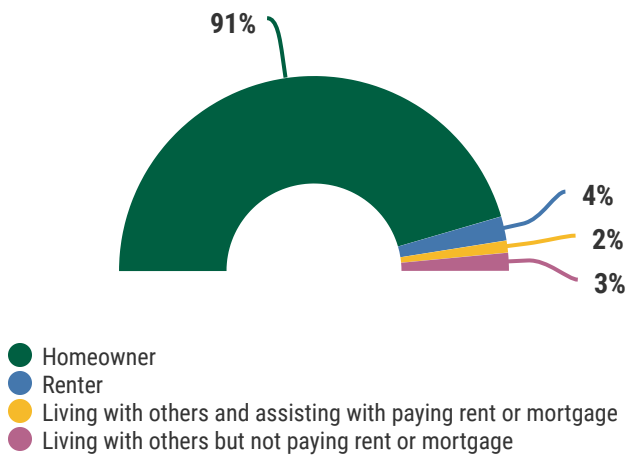
### How long have you lived in Berlin?



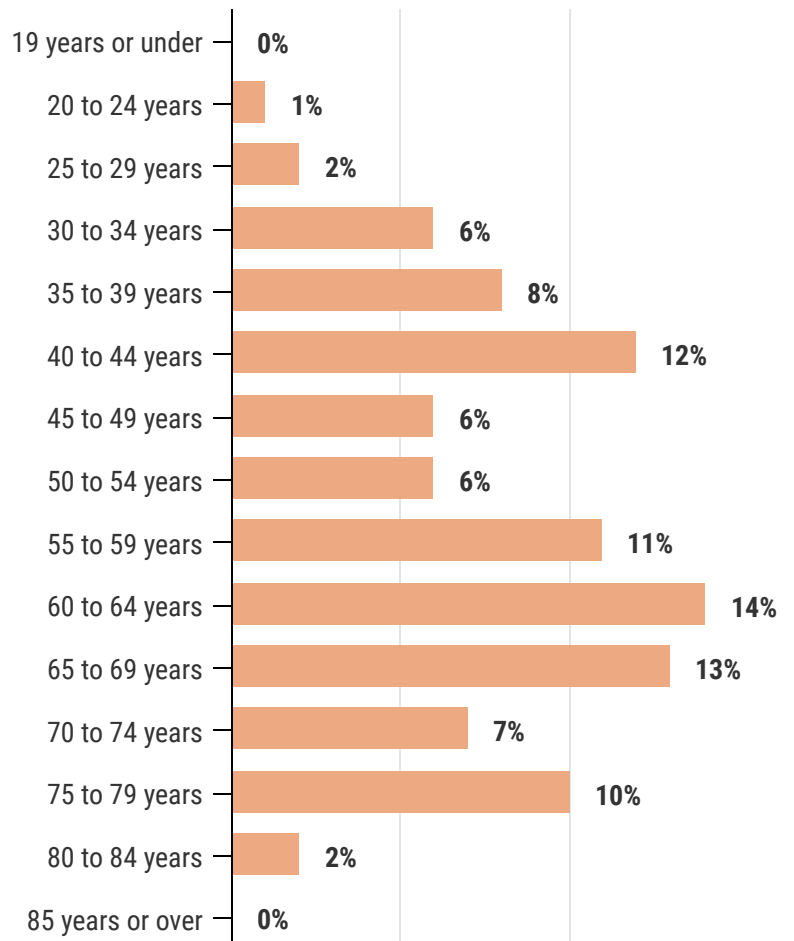
### Annual Household Income Range



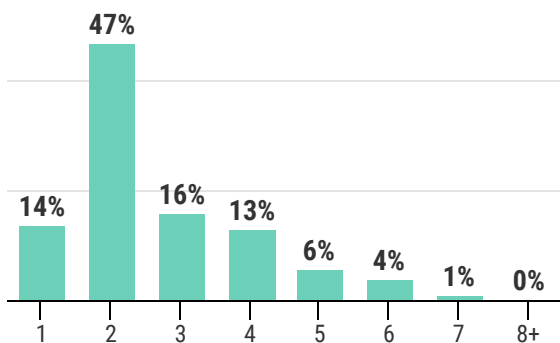
### What best describes your current housing situation?



### Age Range



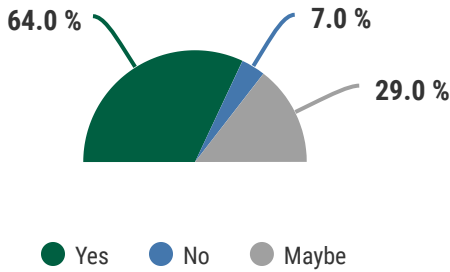
### How many people currently live in your household?



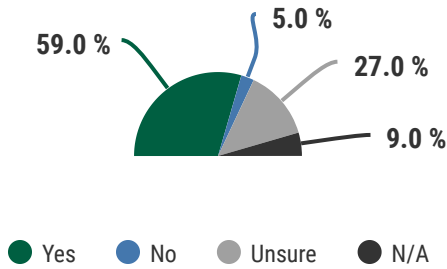
# 2022 Berlin Housing Needs Survey Results

## Current Residence

### Do you plan to live in your current residence as you age into retirement?



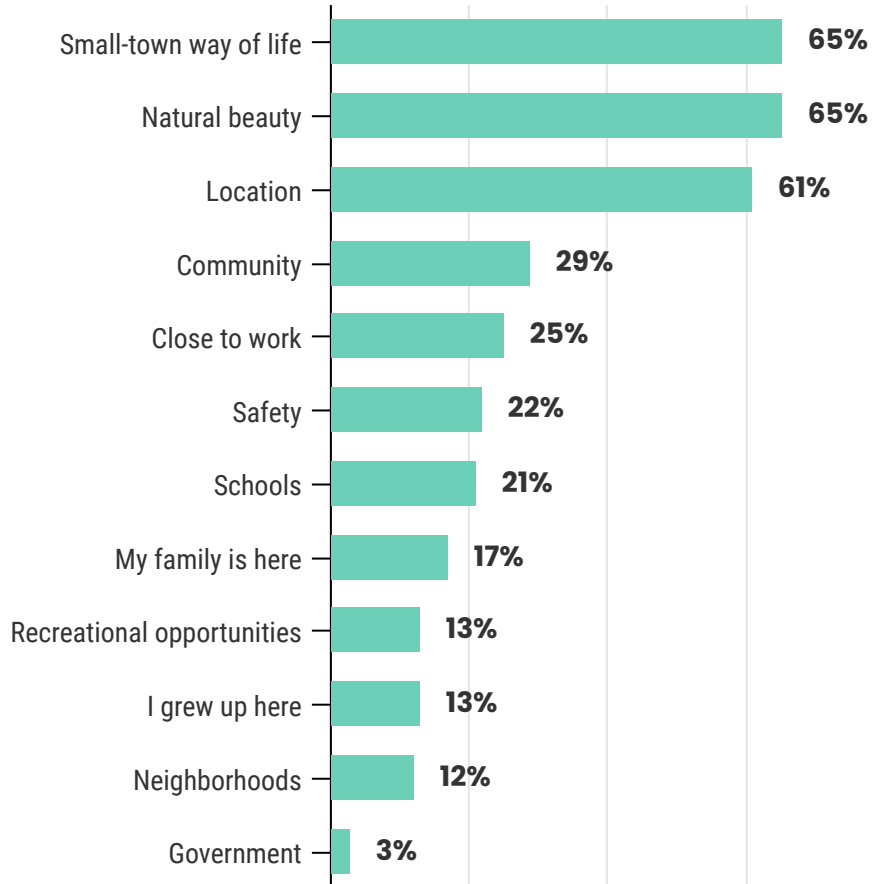
### Do you anticipate being able to afford your home and associated costs as you age into retirement?



### If you were to consider moving out of your community, which of the following factors would drive your decision to move?

- 1 Looking for a different home size that meets your needs
- 2 Maintaining your current home will be too physically challenging
- 3 Maintaining your current home will be too expensive
- 4 Looking for an area that has a lower cost of living
- 5 Wanting to be closer to family

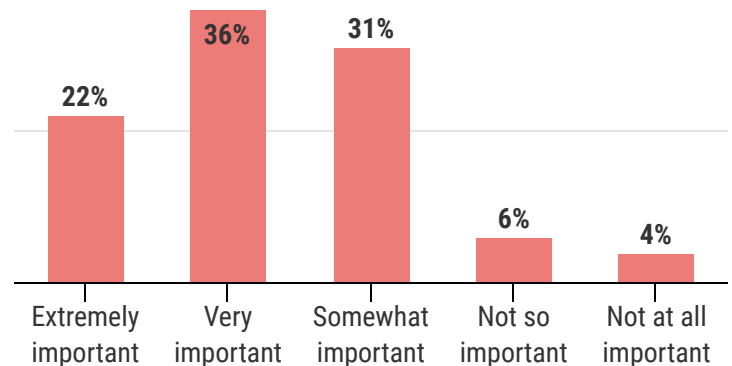
### Which of the following attributes were most influential in your decision to reside in Berlin?



### How important is it for you to remain in Berlin as you age?

#### HERE TO STAY

A majority of survey respondents plan to continue living in their current residence and feel it is important to remain in Berlin as they age.



# 2022 Berlin Housing Needs Survey Results

## Comments on Current Residence

"I am renting currently, but I would love to buy in the area."

"May look for a smaller house in town."

"Coming from Brighton, Berlin was the first town (west) that we could afford that had more than a 1/4 acre."

"May be down-sizing at some point"

"We can live much more affordably here than in Boston where we lived previously."

"Co-housing community is primary reason [I moved here]."

"I previously owned a house in Berlin then had to move due to divorce, however being a single parent would like more affordability to move back so my kids could take the bus etc."

"It's difficult to anticipate unexpected expenses. Currently my home is in great condition but it's approached a point at which major updates and improvements should be undertaken. We would do this with an eye toward aging."

"Presently retired. Hope to stay here until we cannot manage the house."

"Lower cost for SFH as compared with towns closer to my workplace (Cambridge)."

"I liked the condo and the cohousing community. And the rural feel of Berlin."

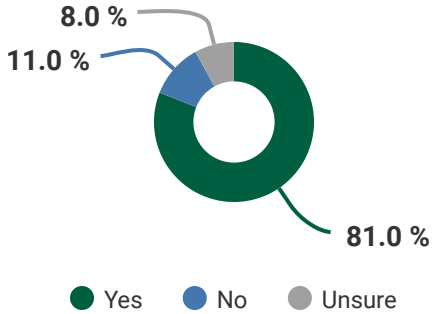
"I wanted to live in a rural community and still have easy access to 495 and 290 highways."

"Relatively low taxes as compared to surrounding towns"

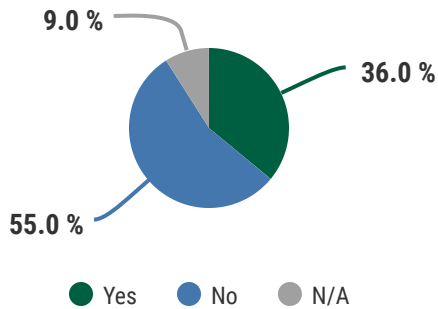
# 2022 Berlin Housing Needs Survey Results

## Housing Affordability

Are you comfortably able to afford your home and associated housing costs?



Is more than 30% of your monthly income dedicated to paying for housing?



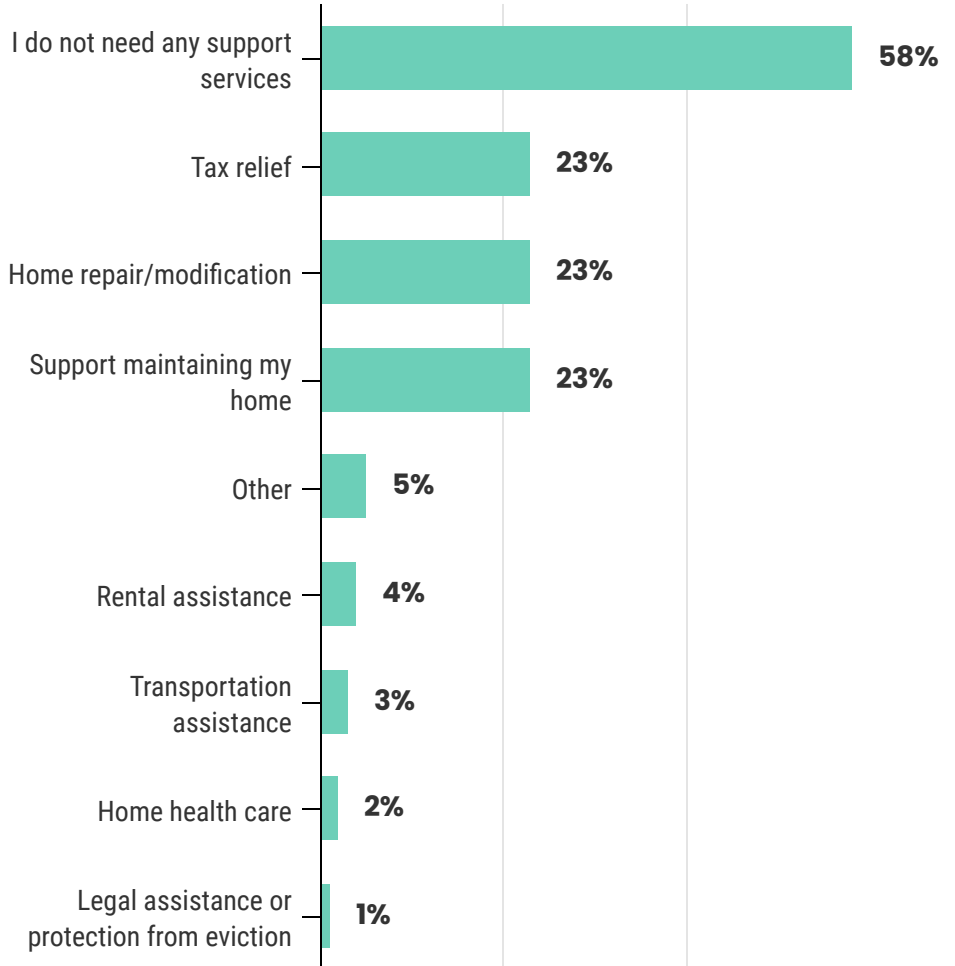
### COST BURDENED HOUSEHOLDS

Households that spend more than 30% of income on housing costs (including mortgage, rent, property taxes, utilities, insurance) are considered **cost burdened households**.

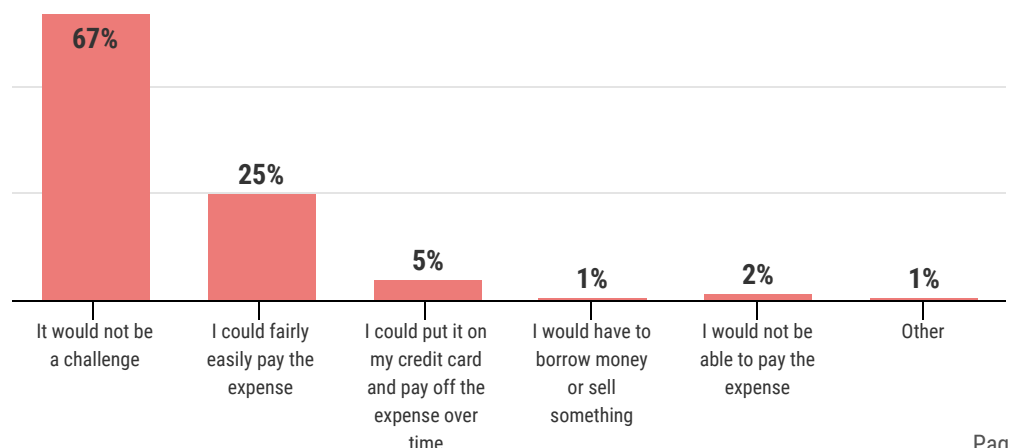
These households may have difficulty affording necessities such as food, clothing, transportation, and medical care. Areas with a significant number of cost-burdened households face an affordable housing shortage.

More than one-third of respondents to this survey are considered cost burdened.

Which of the following financial and support services for housing most fits your current need?



Hypothetically, if there was an emergency expense requiring you to immediately come up with \$400, how much of a challenge would it be to pay that expense?



# 2022 Berlin Housing Needs Survey Results

## Comments on Affordability

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"We do not need any more affordable housing options in Berlin. The current ones are hard to sell given that owners can't profit"

"Berlin already has plenty of affordable housing per capita."

"Lower income housing, or rentals are needed"

"In the future could see needing the following:  
-Support maintaining my home  
-Home repair/modification  
-Transportation assistance"

"Effective and sustainable housing programs that lift people out of low income/poverty and keep them stable till they are able to sustain (and prosper) on their own. "Affordable" homes are not actually affordable for those that need it most. We don't need more complexes with cheap and often toxic materials, pushed together like cattle. We need homes and neighborhoods, a place to create roots and a personal community/tribe. It's not about "just enough" and barely get us by. It's about stability and choosing your home, area and environment that will give you the support, safety and resources that will help you build and sustain a life. Not a place to survive but actually live and grow."

"Everyone on this list are in an increasing need of housing options that are affordable."

"[We need] Help affording utilities (oil heating)"

"Non-white individuals and families are most in need of increased housing options."

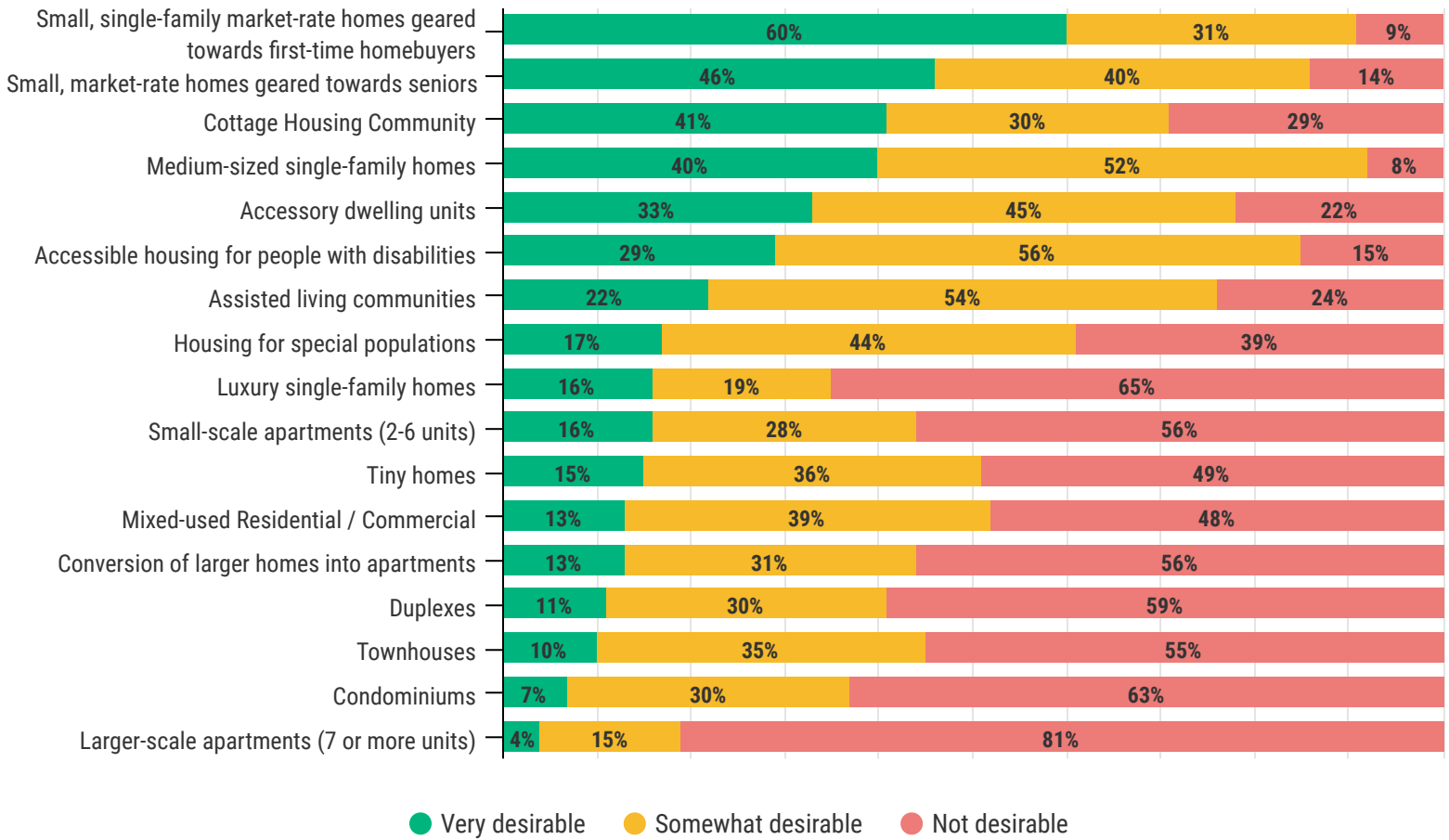
"There is no public transportation and commuting by bicycle would be a death sentence on the town roads. Low income housing would need assistance beyond rent control."

“ ”

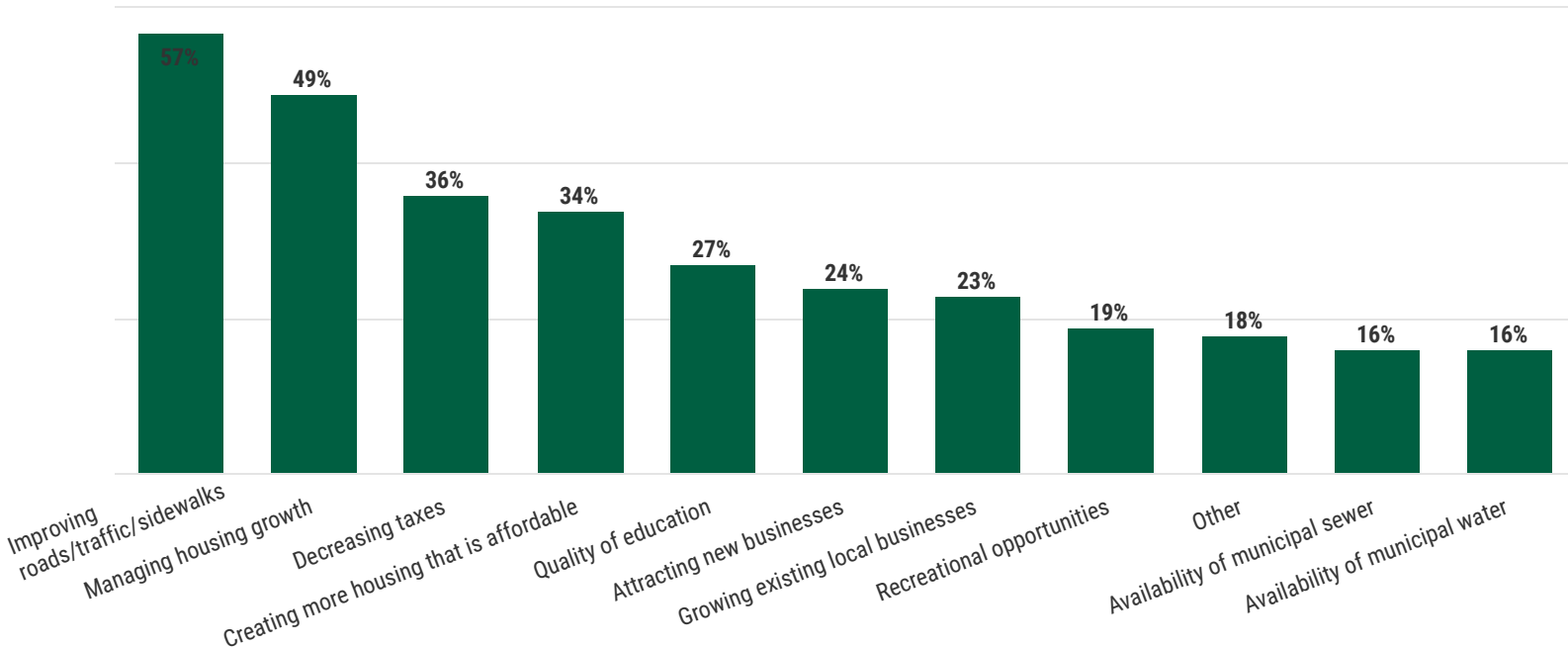
# 2022 Berlin Housing Needs Survey Results

## Future Housing Needs

### Desirability of housing types in Berlin



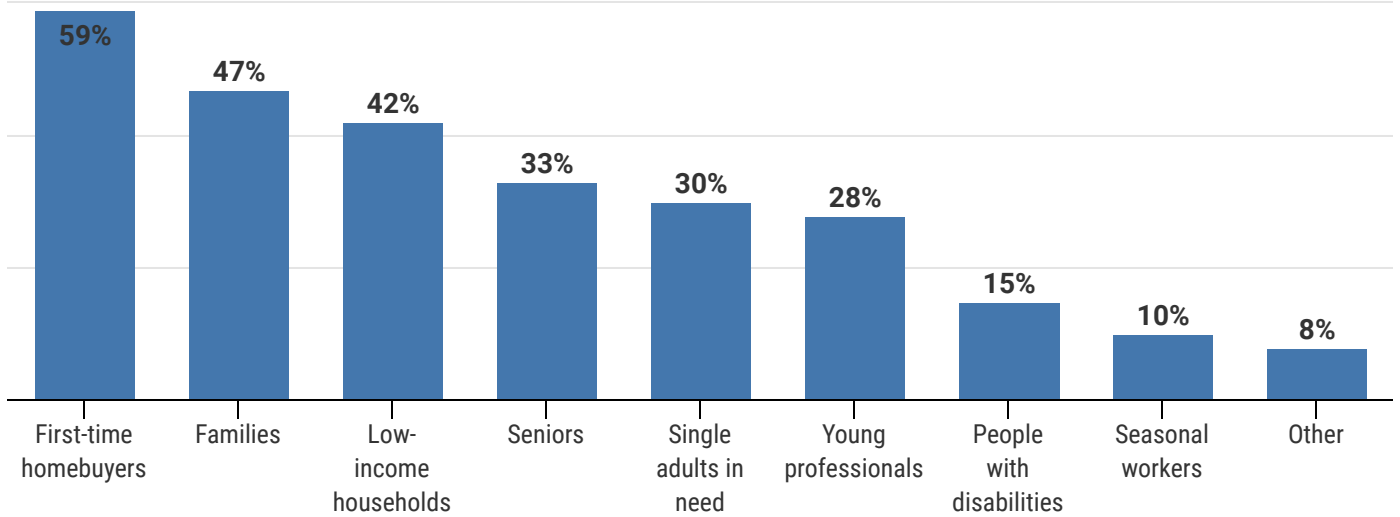
### In your opinion, what are Berlin's most pressing needs related to housing and development?



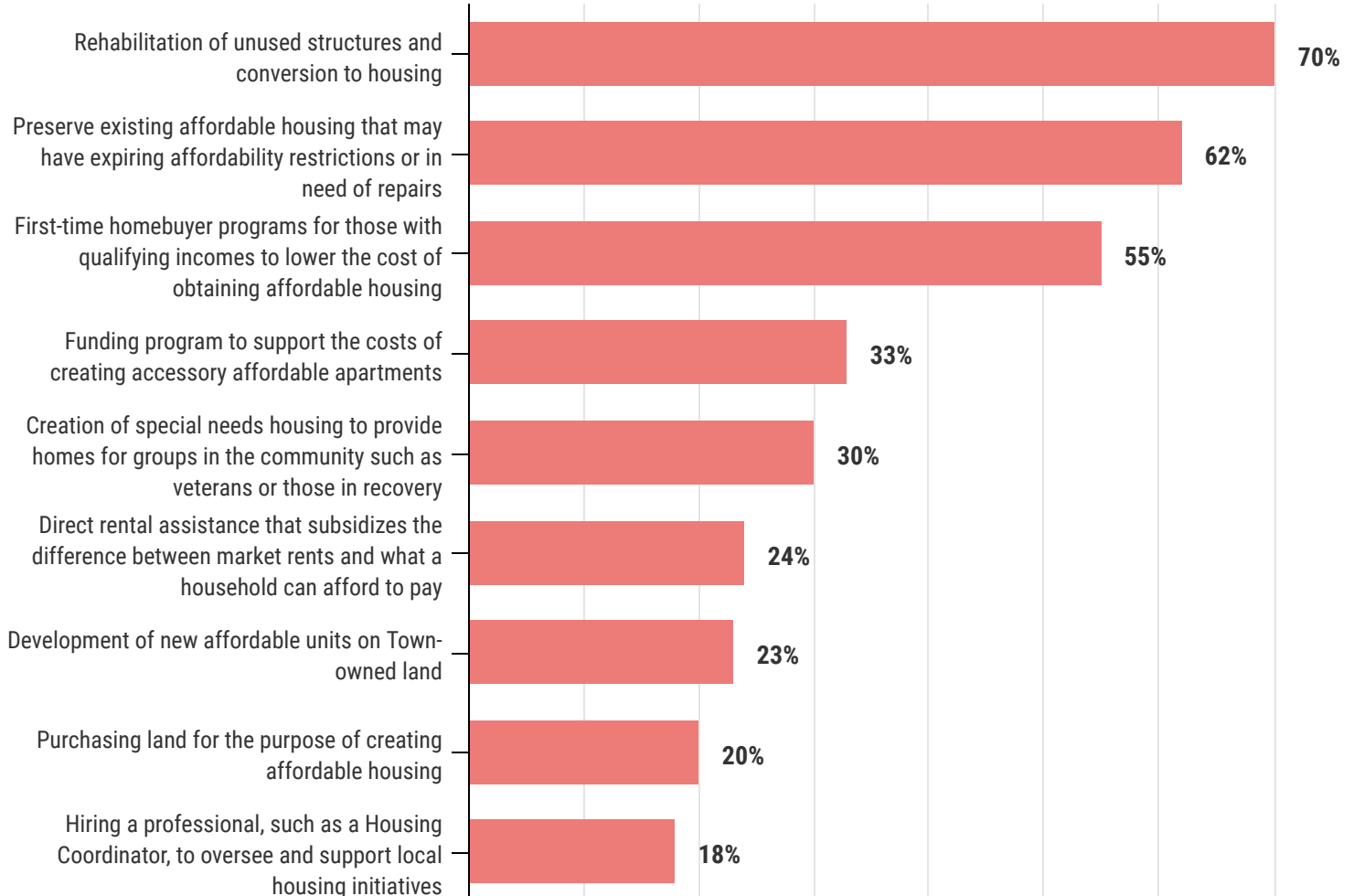
# 2022 Berlin Housing Needs Survey Results

## Future Housing Needs

### Which of the following populations are most in need of increased housing options in Berlin?



### What types of affordable housing initiatives would you like to see the Town's Community Preservation (CPA) funds used for?





# 2022 Berlin Housing Needs Survey Results

## General Comments

"I believe the need for an experienced professional to provide guidance in this effort will be very beneficial."

"I am concerned that previous commitments to affordable units have not been preserved for affordable renters and owners. These units have ended up as normal market rate units and homes."

"Keep green spaces, plan housing that is densely clustered and conserves town forest land. Say no to McMansions and luxury developments."

"I am very grateful for the excellent job our planning board has done over the years to preserve the small town rural character of Berlin balanced with pressing development needs."

"My parents need to move into town so I can help care for them. There are no places they can afford as retired people \*which are located on only one level\*. New England does not do very many single level dwellings. New developments need to keep stairs out of their planning and frame it's units for wheelchairs and walkers."

"Ensure new construction is quality- not just code"

"How can Berlin/Mass incentivize local builders to build smaller, less luxurious housing for regular people?"

"I oppose the constant building in wetlands."

"I live in an affordable home here in Berlin. It has truly been a lifesaver for me and my family. Although I would no longer qualify for this home today since my income as gone up, it allows me to afford college tuition for my children now."

"Stop buying all of the land for conservation"

"We can't keep taking large chunks of land permanently into conservation without making better use of developable land. Without municipal water and sewer that means that we need to embrace clustered housing and small homes."

"Please let's work together to keep our small town small. The mansion problem is awful."

“ ”

# 2022 Berlin Housing Needs Survey Results

## General Comments

"My parents need to move into town so I can help care for them. There are no places they can afford as retired people \*which are located on only one level\*. New England does not do very many single level dwellings. New developments need to keep stairs out of their planning and frame it's units for wheelchairs and walkers."

"Cluster housing is the best use of land rather than single family homes on 2 acre lots.."

"I would hate to see the land which is important green space/ conservation land/ wildlife corridor developed for housing of any kind"

"Please keep in mind every income and every individual have a right to a life not just to survive it and barely that. And have the right to choose the home environment that works for them. We need programs that truly work, not fitting all square pegs into one round hole. And these programs need to be run by caring people who know the truth about low income/poverty needs and what affordable really is. You need to involve the people living this reality, to work with the ones that have the resources, or this need will never be fulfilled."

"As a real estate agent I am keenly aware of the lack of options for first time homebuyers, low income families, and people who want quality affordable rental units. There's a lot of talk about gentrification in the city but suburbs and exurbs are experiencing it as well. I fear that Berlin, because of its location and its large tracts of land could easily experience that."

"Help people stay in their homes."

"People have to accept that as the population of the state has grown, it is impossible to limit housing while still hoping to keep prices down."

"I support affordable housing and my tax dollars going to assisting those in need. Berlin, like any rural town, would also need to offer other assistance to those who qualify. You would need to offer good jobs in town and have ways for people to get to those jobs. Having a long commute to a job outside of town, or solely relying on having a car to commute to a job, can keep a family trapped in poverty."

"Preserving community character" is just NIMBYism. Berlin is going to grow, we just need to make sure the growth isn't McMansion sprawl."

"I would love for the small rural town to remain as is, but with housing and rental costs it is difficult to afford living here even for someone who does not qualify for affordable housing."

# Berlin Community Forum on Housing

**TUESDAY, OCTOBER 11, 2022  
6:30 - 8:30 P.M.**

Join the Planning Board and CMRPC in person or online for an opportunity to discuss local housing issues, review results of the housing survey, and identify strategies for meeting Berlin's diverse housing needs.

## **OPTION 1: ATTEND IN-PERSON**

The forum will be held at:

**1870 Town Hall**  
**12 Woodward Ave, Berlin, MA**

Light refreshments will be provided.

If you plan to attend in person, please RSVP to Emily at [eglaubitz@cmrpc.org](mailto:eglaubitz@cmrpc.org)

## **OPTION 2: ATTEND REMOTELY**

If you plan to participate online, please scan this QR code to register. After you register, you will be emailed a Zoom link to join the remote meeting.



[https://us02web.zoom.us/meeting/register/tZEpcCorzlrH9FjVdhd9oQ8N5ddZWAvodM](https://us02web.zoom.us/join/zoom/register/tZEpcCorzlrH9FjVdhd9oQ8N5ddZWAvodM)



*Participation at the forum will contribute to the  
Town of Berlin Housing Production Plan Update  
& Master Plan Housing Chapter Update*

*Berlin residents...*

# Did you miss the Berlin Housing Forum on October 11?



**You still have  
an opportunity  
to have your  
voice heard!**

*What types of housing would  
you be comfortable seeing  
developed in Berlin,  
and where?*

We want to hear your opinions!  
Your input will help the Town in  
the development of Berlin's  
Housing Production Plan and  
Master Plan.



**Scan this  
code or visit  
the URL  
below to  
take the  
brief survey!**

**<https://arcg.is/1bWT8i>**



*For more information, contact Emily at [eglaubitze@cmrpc.org](mailto:eglaubitze@cmrpc.org)*

# Community Forum on Housing

Berlin, MA

Tuesday, October 11, 2022  
6:30 - 8:30 pm  
1870 Town Hall  
Remote participation on Zoom



1

## Agenda



- 6:30 p.m. Introductions
- 6:40 p.m. Presentation and Q&A
- 7:30 p.m. Quick break & divide into small groups
- 7:45 p.m. Small group activity
- 8:15 p.m. Final thoughts

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# Housing Production Plan

A Housing Production Plan is a way for municipalities to better understand local housing need & demand, development constraints & opportunities, plus create a vision for future affordable housing.

This process will update the plan from 2017.

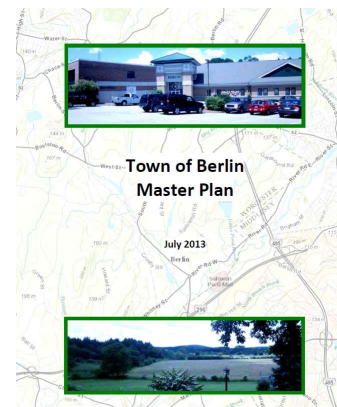


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# Master Plan

- A Master Plan is a policy guide and a framework to direct future land use and preserve and manage the town's resources in support of its community vision.
- It assesses existing resources and issues, makes projections of future conditions and needs, and establishes long-range goals.
- The Master Plan's Housing chapter was last updated in 2012.



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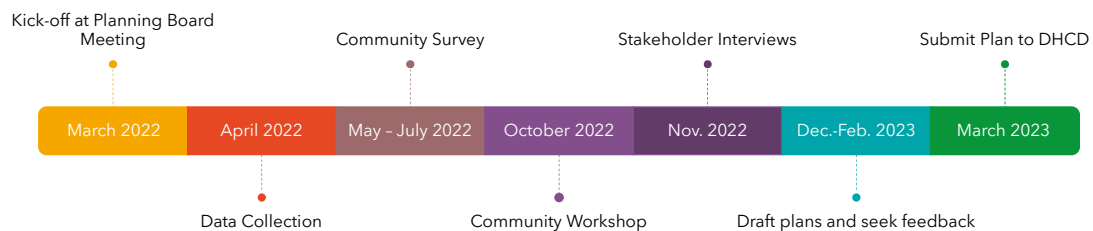
## How can a Housing Production Plan help Berlin?

1. Address unmet housing needs and demands
2. Establish a community vision for the future of housing with clear goals and objectives
3. Help the Town maintain the State 10% affordable housing goal
4. Help prevent unwanted 40B developments under comprehensive permitting
5. Influence and identify the type, location, and amount of housing being developed in the future

5

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## Project Timeline



6

6

# Chapter 40B & Comprehensive Permits

Summary of M.G.L.  
Chapter 40B

7

## M.G.L. Chapter 40B

- Every municipality in Massachusetts must maintain at least 10% of its housing stock deed-restricted as “affordable” to households earning 80% of less of the Area Median Income (AMI)
- Chapter 40B provides opportunities for developers to bypass local zoning in towns that are under this 10% threshold if their proposed developments include affordable units
- “Safe Harbor” options give towns opportunities to prevent undesired 40B development

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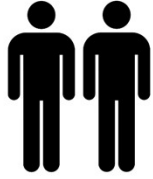
## What does *affordable* look like in 2022?

Area Median Income (AMI) for Berlin & Eastern Worcester County in 2022

\$135,000



**\$62,600**  
for a 1-person  
household



**\$71,550**  
for a 2-person  
household



**\$80,500**  
for a 3-person  
household



**\$89,400**  
for a 4-person  
household

Households are eligible for "affordable housing" if they earn less than the above income limits

*Income limits are calculated by parameters set by the U.S.  
Department of Housing and Urban Development (HUD)*

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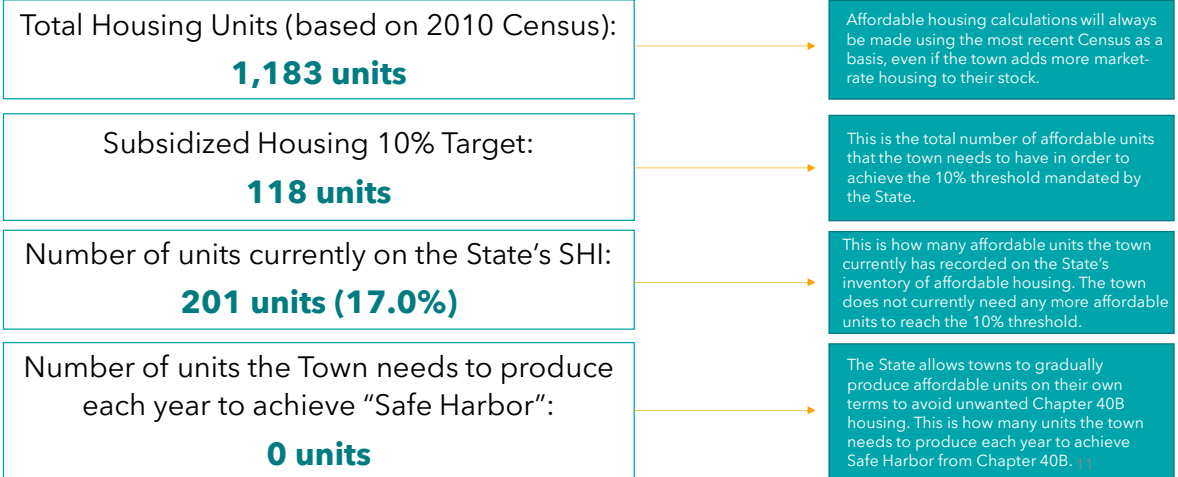
## Comprehensive Permitting & Safe Harbor

- In municipalities where less than 10% of their housing stock is deed restricted as affordable, a developer can legally bypass local zoning regulations and build more densely
- The proposed development needs to include long-term affordability restrictions with at least 25% of the units
- The Comprehensive Permit does *not* waive other permitting requirements such as building permits, State highway access permits, wastewater disposal permits, State building code requirements, or State Wetlands Protection Act requirements
- Communities can deny a developer a Comprehensive Permit by claiming "Safe Harbor" if they have an approved Housing Production Plan **AND** increase their affordable housing stock by at least 0.5% of the town's existing housing units in 1 year or by 1.0% over 2 years

10

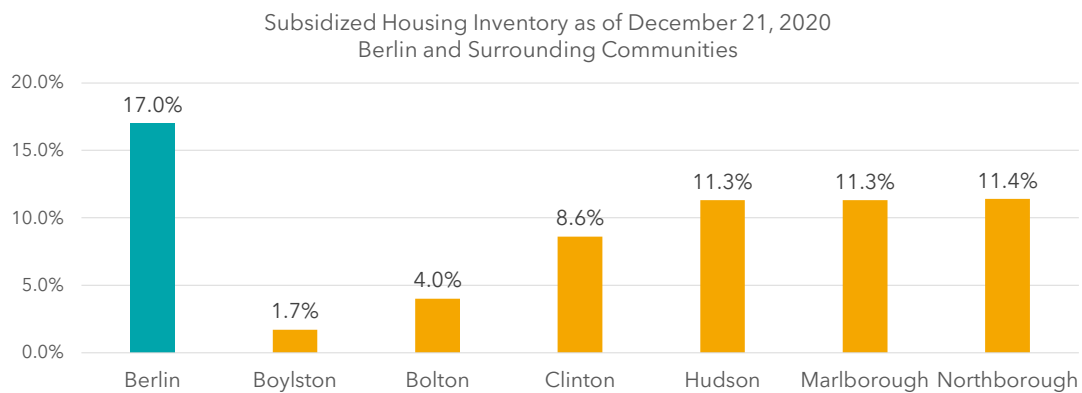
10

## Subsidized Housing in Berlin



11

## Subsidized Housing: *How does Berlin compare to its neighbors?*



12

12

## Community Data

Highlights of Berlin's  
population &  
housing data

13

## Households in Berlin

**1,291** Total households

Source: 2020 American Community Survey 5-Year Estimates

**23%** of householders live alone

**15%** of households are elderly single-person households

**20%** of households have children under 18

**30%** of residents age 65+ have a disability

**49.8** Median age

**\$104,432** Median household income

**38%** of households earn less than \$75,000 annually

14

14

## Housing Characteristics in Berlin

**1,260** Total occupied housing units

**86%** Owner-occupied

**14%** Renter-occupied

**4.4%** Vacancy rate

→ In a "healthy" market, vacancy rates are between 4% - 6%

**81%** Single-family homes

**\$438,200** Median home value

**\$565,000** Median sale price of single-family homes in 2021

**\$440,000** Median sale price of condominiums in 2021

Sources: 2020 American Community Survey 5-Year Estimates; Warren Group 2021

15

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## Community Survey Results

Important takeaways from the community survey

16

# Who completed the survey?

**BERLIN RESIDENTS: YOUR INPUT IS NEEDED!**  
HELP THE TOWN UPDATE ITS HOUSING PLANS

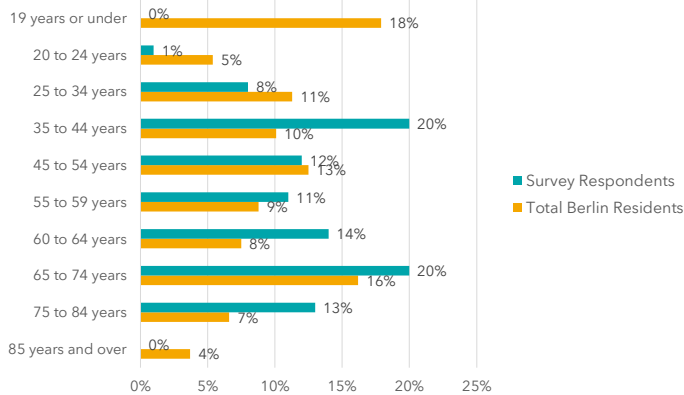
SURVEY AVAILABLE NOW UNTIL JULY 30!

SCAN THE QR CODE WITH YOUR PHONE OR USE THE LINK BELOW

[www.surveymonkey.com/r/BerlinHousing](http://www.surveymonkey.com/r/BerlinHousing)



Age of Survey Respondents vs. Age of Berlin Residents



**194** Spencer residents filled out the survey

**91%** of respondents are homeowners and **4%** of respondents are renters

**37%** of respondents have lived in town more than 20 years

**61%** live in 1 or 2 person households

**12%** of respondents would qualify for affordable housing, based on their household income and number of people per household

17

17

# What types of housing are needed and who is in need?

## According to the survey results...

### Most desired housing types

1. Small, market-rate homes geared towards first-time homebuyers
2. Small, single-family market-rate homes geared towards seniors
3. Medium-sized single-family homes
4. Cottage housing community
5. Accessory dwelling units
6. Accessible housing for people with disabilities

### Populations most in need of increased housing options

1. First-time homebuyers
2. Families
3. Low-income households
4. Seniors
5. Single adults in need (i.e. those in recovery, veterans, survivors of domestic abuse, etc.)

18

18

## Residing in Berlin

### Do you plan to live in your current residence as you age into retirement?

**64%** of respondents plan to live in their current Berlin home as they age

**32%** of those that desire to live in their homes as they age are unsure if they will be able to afford housing costs

### How important is it for you to remain in Berlin as you age?

**58%** Extremely Important or Very Important

**31%** Somewhat Important

**10%** Not so Important or Not at all Important

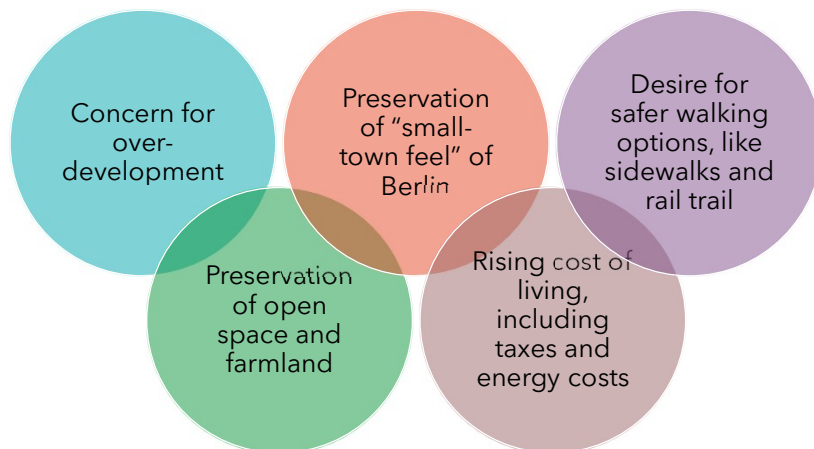
### If you were to consider moving out of your community, what would drive your decision to move?

1. Looking for a different home size that meets your needs
2. Maintaining your current home will be too physically challenging
3. Maintaining your current home will be too expensive
4. Looking for an area that has a lower cost of living

19

19

## Other Themes from Survey Results



20

20

## Looking Ahead

What are Berlin's options to address its housing needs?

21

## What options exist for fulfilling Berlin's housing needs?

1. Engage developers with Friendly 40B options
  - Town-owned land can be turned into a 40B development which residents can have some input on
2. Encourage housing development types such as *cluster developments* or *modest multi-family units* in suitable areas of town
3. Utilize reliable sources of funding, such as an Affordable Housing Trust Fund or Community Preservation Act (CPA) funds, for housing initiatives.
4. Amend zoning to allow greater diversity in housing options

22

22

## Municipal Affordable Housing Trust Fund

- A local housing trust allows municipalities to collect funds for affordable housing, segregate them out of the general municipal budget into a trust fund, and use the funds for local initiatives to create and preserve affordable housing.
- The sources of funding for the trust can include CPA funds, negotiated developer fees, tax title sales, private donations, resale of affordable units as market rate, Town's general fund, and more.
- Examples of what a local affordable housing trust can do:
  - Provide financial support for the construction of affordable homes by private developers
  - Rehabilitate existing homes to convert to affordable housing
  - Preserve properties faced with expiring affordability restrictions
  - Create programs to assist low- and moderate-income homebuyers or families making health and safety repairs

23

23

## Building the "Missing Middle" Housing Supply

*Missing Middle Housing* is a term used to describe a range of housing types with multiple units that are compatible in scale and form with detached single-family homes.

Missing Middle Housing offers a greater choice in housing types that still blend into existing single-family neighborhoods, create more affordable housing options, and help reach sustainability goals.



For more information on Missing Middle Housing, check out this document from AARP:  
<https://www.aarp.org/livable-communities/housing/info-2022/missing-middle-housing-download.html>

24

24



# Breakout Group Activity

Instructions for the mapping activity

25

## Activity Instructions: Remote participants

- In the chat box, a link has been posted. This is the link:  
<https://arcg.is/1bWT8i>
- The survey will take about 10 minutes to complete.
- The survey will be open for a few weeks if you would prefer to take it at a later time.
- Remote participants can log off the meeting now, as the remainder of the event will be in-person small group discussions.

26

## Breakout Group Activity: In-person participants

### Instructions

- Break out into groups of no more than 10 people
- Each table has a large map of Berlin displaying 6 “study areas” with land that could *potentially* be locations for future housing, plus a group of pictures of different housing options
- Discuss amongst your group which housing option would be the best fit for each of the study areas
- Each study area must have one or more pictures assigned to it!
- Be prepared to discuss your reasoning at the end of the activity

**Please keep an open mind, allow all members in the group to talk, and be creative!**

27

27

## Housing Types

### Accessory Dwelling Unit (ADU)

Smaller, independent residential dwelling unit located in the same lot as a stand-alone single-family home.



### Cottage House Community

A group of small, single-family dwelling units (generally 800-1,200 square feet) clustered around a common area, often providing connected backyards and a pedestrian friendly environment.



### Tiny House Community

A group of dwellings typically sized under 600 square feet in floor area clustered around a common area. Tiny houses may be built on trailers or on a foundation and they are *not* designed to provide temporary accommodations for recreation, camping, or seasonal use.



28

28

## Housing Types

### Small-scale Apartments

Small-to medium-sized structure, with 2-6 rental units arranged side-by-side and/or stacked.



### Small-Scale Condominiums

A group of detached or attached structures divided into several units that are each separately owned, surrounded by common areas which are jointly owned and maintained by a community association.



### Large-Scale Apartments or Condos

One large structure or a group of multiple medium-to-large structures divided into numerous units that are each separately rented or owned, surrounded by common areas.



29

29

## Housing Types

### Mixed Use Residential/Commercial

A small- to medium-sized attached or detached structure consisting of two or more types of uses (residential, commercial, office, retail, medical, recreational, etc.) which are integrated vertically into a single building. A business or office use occupies the first floor while residences are located on the upper floor(s).



### Townhouses

Small-to medium-sized attached structure that consists of 2-16 multi-story dwelling units placed side-by-side.



### Senior Housing or Assisted Living Facility

A housing facility for older adults with disabilities, or those who cannot live independently. Living spaces can be individual rooms apartments, or shared quarters. Facilities are designed to promote the independence of residents but offer varying personal and medical care services.



30

30

## Resources for more information

**Massachusetts Department of Housing and Community Development (DHCD):**

<https://www.mass.gov/orgs/housing-and-community-development>

**MassHousing:**

<https://www.masshousing.com/programs-outreach/planning-programs>

**Massachusetts Housing Partnership:**

<https://www.mhp.net/>

**Citizens' Housing and Planning Association (CHAPA):**

[www.chapa.org](http://www.chapa.org)

**Housing Toolbox for Massachusetts Communities:**

<https://www.housingtoolbox.org/>

**HPP Glossary of Terms**

<https://www.mapc.org/resource-library/hpp-glossary/>

**Housing Appeals Committee (Comprehensive Permit Process):**

<https://www.mass.gov/service-details/housing-appeals-committee-hac>

31

31



## Thank you!

Emily Glaubitz, Principal Planner

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<https://www.cmrpc.org/>

32

32

## Berlin Housing Preference Survey

The Town of Berlin is working with the Central Massachusetts Regional Planning Commission (CMRPC) to update its Housing Production Plan (HPP) and Housing chapter of the Master Plan. This activity is one of multiple ways the Town is seeking input from residents on future housing development in Berlin.

For those who could not attend the in-person workshop on October 11, 2022, we are asking residents to complete this brief survey on the **types of alternative housing that they would be most comfortable seeing built** in each of the six (6) designated study areas.

The first section of the survey provides a list of 9 housing types. The housing type options are examples of alternatives to single-family homes and offer opportunities for housing that is more affordable, accessible to those with a disability or limited mobility, or an option for those that want to live in the Berlin community but do not have the means or desire to live in a traditional single-family home.

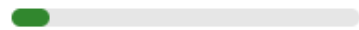
Each page of the survey provides a brief description and map of one of the six (6) study areas within town. You are asked to select the types of housing you think would be most suitable within each study area.

The Town of Berlin Planning Board and the project team at CMRPC thank you for taking the time to fill out this survey and providing us with your valuable input that will guide the future of housing in Berlin.

*Please note that this is a planning exercise that will contribute to the recommendations of the housing plans. There are not currently active plans to develop housing at any sites in the study areas.*

*If you have any questions on the Housing Production Plan or this survey, please reach out to Emily at [eglaubitz@cmrpc.org](mailto:eglaubitz@cmrpc.org).*

Next



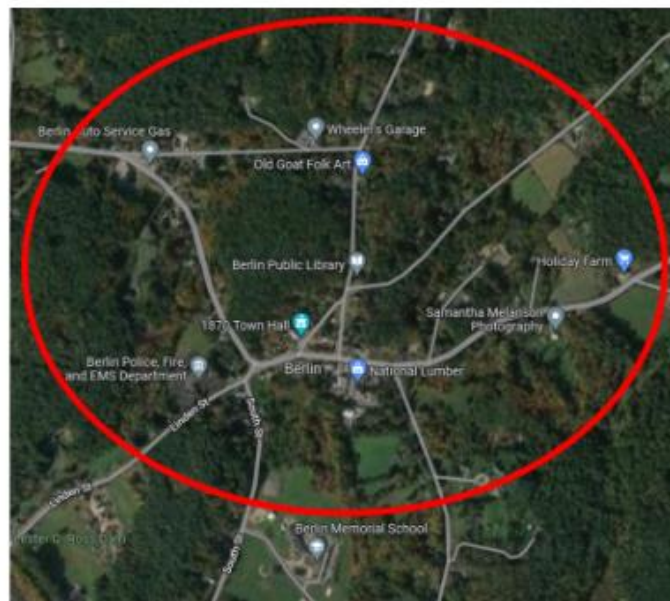
Page 1 of 9

# Berlin Housing Preference Survey

## Study Area 1: Town Center

### Town Center

This study area in the center of town features civic buildings like the Public Library, 1870 Town Hall, and Police/Fire/EMS Department. The major travel corridor Route 62 runs through this area. One of the town's Commercial-Village Zoning Districts is contained within this study area.



Which of the following alternative housing types do you think would be a good fit within this study area?\*

## Study Area 2: Baker Road

### Baker Road

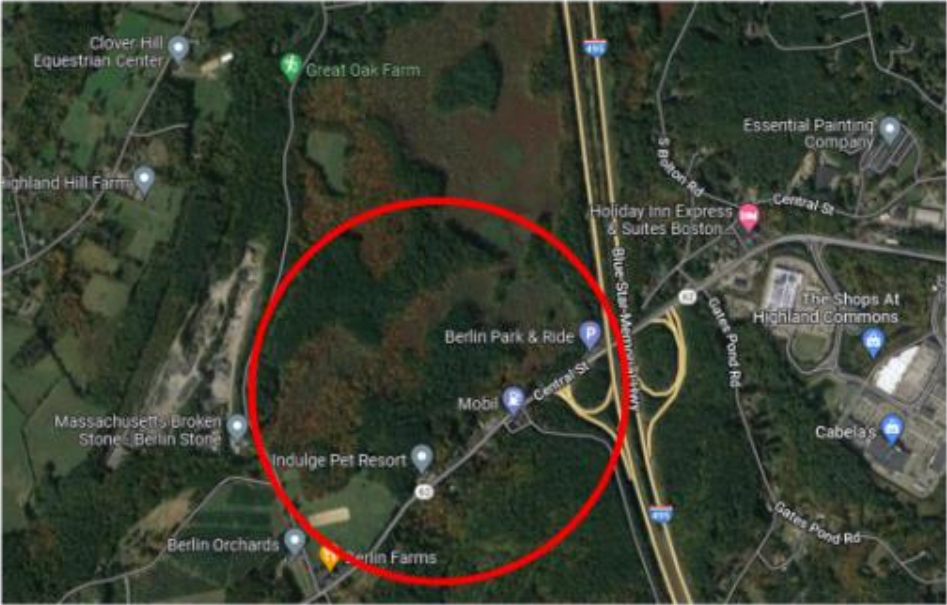
There is some Town-owned land on Baker Road that could be suitable for housing in the future. The area is a primarily single-family home neighborhood off of Peach Hill Road near the border with Bolton. The area is currently zoned Residential Agricultural.



# Study Area 3: Central Street and I-495

## Central Street and I-495

This study area contains land west of Interstate-495 and north of Central Street. There is land for sale in this area and opportunities to work collaboratively with landowners on new development. Current zoning in this area includes Agricultural-Recreation-Conservation, Limited Business, and Residential Agricultural.





## Study Area 4: Riverbridge Village

### Riverbridge Village

This study area features the mixed use neighborhood Riverbridge Village. Apartments, cafe, gas station, hotel, and open space are featured in this area, which is close to the Solomon Pond Mall. There remains some additional land for new development in this village. There is land zoned for Commercial-Village uses.



## Study Area 5: River Road

### River Road

This study area has a mix of residences, business, and industries. There is an opportunity for new housing at the Worcester Sand & Gravel pit area along River Road West. This study area contains land zoned for Commercial-Village, Limited Business, and Residential Agriculture.



## Study Area 6: Solomon Pond Mall

### Solomon Pond Mall

There is opportunity for mixed use in this study area. Land with vacant businesses or excessive parking could be changed to housing if desired. Solomon Pond Mall land in Berlin is zoned as Limited Industrial with a Regional Shopping Center overlay.



**Which of the following alternative housing types do you think would be a good fit within this study area?\***

- Cottage House Community
- Mixed Use Residential/Commercial
- Townhouses
- Accessory Dwellings Units or "In-Law Apartments"
- Small-Scale Apartments
- Small-Scale Condominiums
- Large-Scale Apartments or Condominiums
- Senior Housing or Assisted Living Community
- Tiny House Community
- None of the above

**Are there any other housing types not listed above that you think would be a good fit in this study area?**

1000

Back

Next

