

INTRODUCTION

The Housing chapter focuses on ensuring accessible and diverse housing options for City residents. It addresses challenges and strategies to promote affordability, availability, and quality. By encouraging a range of housing types and revitalizing older properties, the City aims to meet the needs of its residents while preserving its unique character. Through partnerships and community engagement, the City seeks to create a vibrant and sustainable housing environment for all.

ISSUES & OPPORTUNITIES

- **Variety in Housing Types:** Current housing options in the City are primarily limited to owner-occupied, single family detached housing predominantly built prior to 1939. Potential residents who would otherwise choose to live in Berlin may seek more diverse housing options elsewhere.
- **Limited Housing Turnover:** Lower turnover in the housing market is limiting opportunities for existing residents to move within the City, and for new residents to move into the community.
- **Affordable Housing:** Ensuring affordable housing options is a key priority for residents in the City. Housing is generally considered affordable when monthly housing costs (rent or mortgage plus utilities) are no more than 30% of a household's income. Affordable housing options typically include entry level or starter homes such as refurbished older homes, smaller single-family homes, duplexes, or townhouses.
- **Regulatory Constraints:** There is an opportunity to review and revise the City's existing zoning ordinances to increase density and allow more diverse housing stock (such as ADUs).

VOICES FROM THE COMMUNITY

58% of survey respondents rated the rental housing supply as poor or unsatisfactory. **42%** of respondents rated the ownership housing supply as poor or unsatisfactory.

79% of respondents support the development of small-lot single family homes, **46%** support accessory dwelling units (also known as granny flats), **53%** support townhouses, and **61%** support duplexes.

Community members stressed the importance of well-planned residential growth that complements local businesses and community life. They also highlighted the need for more affordable starter homes to support new families and incoming residents, including teachers in the Berlin Area School District.

HOUSING GOALS, STRATEGIES, & ACTIONS

GOAL 1

Support a range of housing options to retain and attract City residents.

STRATEGIES

1. Work with Realtors and developers to develop a variety of housing types to meet the housing needs and wants of current and potential residents.
2. Ensure developments are carefully designed to accommodate potential changes in traffic and stormwater management.
3. Promote development patterns that offer a balanced mix of residential, commercial, and recreational uses. This approach creates vibrant neighborhoods, providing residents with convenient access to amenities, services, and employment opportunities.
4. Evaluate infill and redevelopment opportunities within the City for both single family and multiple-family residential uses.
5. Evaluate increased residential densities within the downtown area to support new commercial development efforts in the downtown area.
6. Support the development of housing options that are specific to the needs of senior citizens and empty nesters.

ACTIONS

- A. Annually track key housing market trends and metrics that can be utilized by City leadership to measure potential program/development impact.
- B. Update the City of Berlin Housing Study at least every 10 years to assess long-term changes in the local and regional housing market.
- C. Address housing affordability through the following steps:
 - i. Promote the availability of Wisconsin Housing & Economic Development Authority (WHEDA) and other state and federal down payment assistance programs.
 - ii. Review and amend the zoning ordinance as appropriate to enable development of housing formats that limit cost – such as smaller lots, smaller homes, ADU's, attached units (duplexes) and “cottage court” clusters of detached homes—and identify appropriate locations for these housing formats in the City.

Accessory Dwelling Units (ADUs) are secondary (accessory) living structures, designed to be independent from the primary residence. Often referred to as “granny flats” or “in-law suites,” ADUs can be attached or detached structures, have separate entryways, and include their own kitchen and bathroom facilities. ADUs provide a flexible housing option that helps address housing shortages, promotes intergenerational living, and optimizes existing infrastructure by increasing density without the overall need for relatively larger capital improvements.

GOAL 2

Develop and maintain quality housing to ensure safe and healthy neighborhoods for all City residents.

STRATEGIES

7. Ensure both homeowners and landlords are aware of program and financing options for upkeep on properties, including energy efficiency.
8. Support infill development that respects the scale, proportion and architectural style of nearby homes to a reasonable extent.
9. Encourage and support investments that strengthen a sense of cohesion and community throughout the City.
10. Actively protect areas that have been locally identified as historically important through a Historic Preservation Committee and local regulations.

ACTIONS

- D. Review and approve housing development proposals based on consistency with the Land Use chapter of this Plan, including the Future Land Use Map and associated policies.
- E. Update and maintain the City's Architectural/Historical Survey Report as a method of determining which buildings should be preserved and recognized due to historic significance.

- F. Investigate implementing programs and incentives to preserve and rehabilitate existing housing stock, particularly historic homes or buildings. Consider using Tax Incremental Financing (TIF) to offer financial assistance for repairs and renovations, especially for older homes with desirable character.
- G. Encourage and support reinvestment in existing housing, including:
 - i. Work with developers experienced in rental housing renovation to pursue State and Federal 4% tax credit funded renovation of aging units to reinvest in units while protecting their affordability.
 - ii. Apply for grants through State and Federal Programs including HOME Investment Partnership Program and WHEDA programs to support community development projects, including housing rehabilitation.
- H. Update the City website to promote local, neighborhood level events in support of neighborhood organizing.
- I. Continue to provide and regularly update the City's Capital Improvements Plan for maintenance of public utilities and services in all residential areas.



Homes on Wisconsin Street, Source: Google Earth ▶

HOUSING

HOUSING COMMUNITY SNAPSHOT

The following numbers illustrate those conditions in Berlin most relevant to the formation of housing goals and policies for the next 10 years.

All data is sourced from the 2023 American Community Survey from the U.S. Census Bureau unless otherwise stated.

HOUSING TENURE

2,689 - The total number of housing units as of 2023.

64% - The percentage of units that are single-family detached housing, compared to 81% in Green Lake County and 84% in Waushara County.

59% - The percentage of all units that are owner-occupied.

\$143,800 - The median home value in Berlin as of 2025, according to Zillow.

16% - The percentage of all units that are single-unit attached and two-unit, based on the ACS. Attached and two-unit building forms are becoming more common and are important for adding gradual density.

3% - The vacancy rate in 2023 for rental units, which is below the estimated rate in 2013 of 5.5%. Healthy vacancy rates are between 5% and 7%.

Figure 4.1 - Housing Units by Type (ACS 2023)

2,689 Total Housing Units

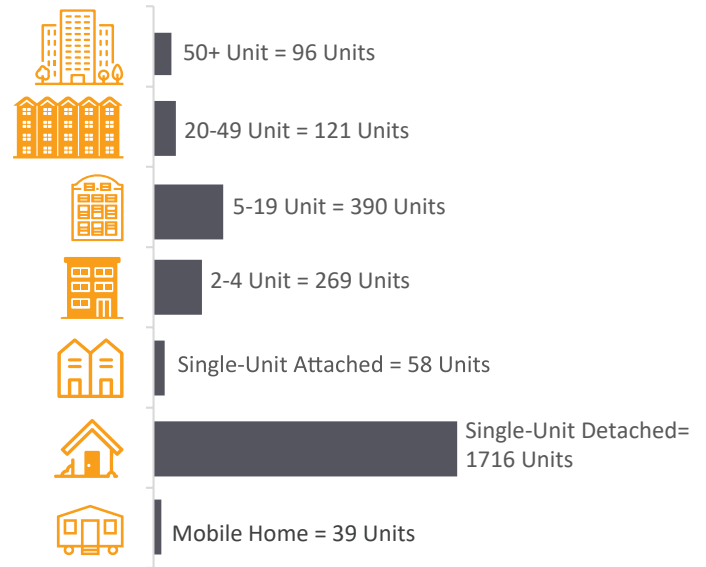


Figure 4.2 - Renter- vs Owner-Occupied Units (ACS 2023)

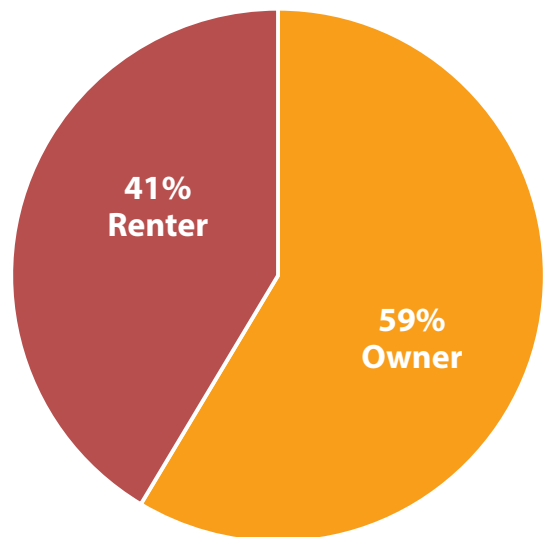


Figure 4.3 - Rental Vacancy Rate (ACS 2023)*



Note: Rental vacancy estimates for small communities often carry high margins of error due to the limited sample sizes used in the American Community Survey (ACS). In communities with relatively few rental units, even small changes in the number of surveyed households can lead to large year-to-year fluctuations in reported vacancy rates. Despite these limitations, the ACS remains the most reliable and consistently collected dataset available for measuring rental vacancy conditions across U.S. communities. These figures should be interpreted as general indicators of trend and direction, rather than precise point estimates.

Table 4.1 - Median Home Value by Year Built (ACS 2023)

YEAR	MEDIAN VALUE
2020 or later	-
2010 to 2019	-
2000 to 2009	\$290,900
1990 to 1999	\$252,100
1980 to 1989	\$178,400
1970 to 1979	\$164,700
1960 to 1969	\$142,800
1950 to 1959	\$97,700
1940 to 1949	\$94,400
1939 or Earlier	\$117,200

Figure 4.4 - Median Home Value (ACS 2023)

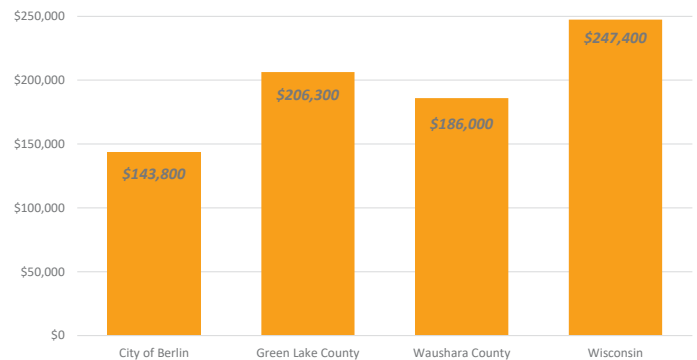


Table 4.2 - Rental Cost by Bedroom Size (ACS 2023)

NUMBER OF BEDROOMS	MEDIAN GROSS RENT	NUMBER OF UNITS
No bedroom	\$773.00	97
1 bedroom	\$486.00	269
2 bedrooms	\$858.00	644
3 bedrooms	\$1,020.00	903
4 bedrooms	-	332
5 or more bedrooms	-	193