



# CHAPTER 7: HOUSING

Revisions approved by Council 9/11/2012 via Ordinance #2492.

## INTRODUCTION

The housing element of New Berlin's 2010 Comprehensive Plan Update will act as a guide for housing policy and decision-making through the year 2020. The housing element is one of the nine elements of a comprehensive plan required by Section 66.1001 of the Wisconsin State Statutes. Section 66.1001 (2) (b) of the Wisconsin State Statutes requires the housing element to assess the age, structural condition, value, and occupancy characteristics of existing housing stock in the City. In addition, specific policies and programs must be identified that:

- Promote the development of housing and provide a range of housing choices that meet the needs of persons of all income levels and age groups and persons with special needs.
- Promote the availability of land for the development or redevelopment of affordable housing.
- Maintain or rehabilitate existing housing stock.

In addition, the following comprehensive planning goals related to the housing element are set forth in Section 16.965 of the Wisconsin State Statutes and must be addressed as part of the planning process:

- Promotion of the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial, and industrial structures.
- Encouragement of land uses, densities and regulations that promote efficient development patterns and relatively low municipal, state government, and utility costs.
- Provide an adequate supply of affordable housing for individuals of all income levels.
- Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, and industrial uses.



Beyond State Statute requirements, New Berlin's Housing Element shall address an array of additional challenges. Policy stemming from this document must:

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- Meet increasing demand for housing while protecting the viability of older neighborhoods.
  - Provide housing needed to sustain continued economic growth and development.
  - Identify land that is suitable for housing development while protecting natural areas and environmental corridors.
  - Preserve rural character on the west side of the City.

The City must take great care in how it oversees the land planning process during the next 10 to 20 years. For the first time in its history the City must begin to view land as a scarce resource with a finite supply. Given the priority of preserving rural character and low density development in the west, the large amount of undeveloped land should not create the false impression of an over abundance of land supply, particularly since that land is not expected to be served with urban services.

As land becomes increasingly scarce in supply, the City should expect increasing demands for higher density land uses. The City's policies associated with the western portion of the City, as articulated in this Plan, will likely be subject to particular pressure to change as residential land becomes scarcer.

The City should take great care to preserve certain land for nonresidential use. Once land is committed to residential use, it is "off the books" for job producing potential. There are certain areas identified in this Plan for business uses and employment centers that may not be feasible for commercial uses in the near term due to sewer availability. However, for the long-term economic health of the City, the City must find ways to preserve those long-term opportunities. Equally important is the need to preserve and protect our environmentally sensitive corridors, outdoor park and recreation opportunities, and neighborhood open space and buffers.

Given these issues, the community recognizes the importance of establishing a clear set of growth principles and policies. These policies should be the planning "compass" that guides decision-making and acts as a springboard for the City's development regulations.

It should be noted that based upon current economic conditions, the City has not kept pace with previous population and building permit projections. Therefore, "full build-out" will be further out, possibly not for at least another 35 to 40 years.

## HOUSING GOAL, OBJECTIVES, & POLICIES

The purpose of the housing goal is to provide a guide for the City regarding housing policy and decision-making through 2020. Housing objectives support the housing goal by giving it tangible conditions that must be met. Housing policies are specific steps to reach each objective and ultimately the housing goal. Each policy relates to a specific objective and is used to guide the decision-making process by the City for housing related issues. The goal and supporting objectives and policies are based on the requirements of Wisconsin State Statutes Section 66.1001(2)(b), findings from the housing needs analysis and housing development environment analysis, and neighborhood meetings.

### Goal

Promote the development of new housing, maintenance of existing housing stock, and availability of land for development or redevelopment of housing within the City to provide current and future residents a range of housing choices that meets the needs of persons of all income groups, age groups and persons with special needs through the year 2020 while preserving the character of New Berlin's existing neighborhoods and balance with other land uses, economic development, and natural resource protection.

### Objectives and Policies

The following objectives and associated policies are specific conditions that must be met to promote achievement of the City's overall housing goal by 2020.

1. Provide for a wide choice of housing types throughout the City serving persons of different income levels, ages, and special needs.
  - Ensure an adequate choice in size, cost, and location of housing units to assure equal housing choice through the use of zoning and creative mixed-use zoning.
  - Allow for a variety of residential types and densities within the requirements for high quality development and compatibility with adjacent uses, wherever possible and appropriate.





2. Encourage appropriate transitions between different land uses to ensure sustained value for residential neighborhoods.
  - Encourage infill residential development in appropriate areas as a way to meet future housing demands.
  - Require new residential development to be compatible with surrounding land uses and densities wherever possible and appropriate.
  - Prepare and adopt detailed neighborhood development plans prior to the zoning, platting, and development of residential areas as shown on the "Future Land Use" map. Detailed neighborhood development plans should include the proposed land use pattern of the area; recommended zoning; recommended lot pattern; location of necessary municipal utilities; locations of parks, open space and civic or institutional buildings; the proposed street system; and a development-phasing timetable.



3. Preserve and enhance natural resources and environmental systems that define, connect, and add character to neighborhoods.
  - Continue to encourage the use of conservation style development.
  - Use creative techniques to preserve and protect the City's natural resource assets and ways of managing stormwater that can add aesthetic elements into a development.
4. Encourage high quality construction and maintenance standards.
  - Strive towards high quality residential development and work with developers and landowners to establish appropriate development standards for new home construction.
5. Prepare and implement a residential property maintenance plan/program.
  - Residential housing and property maintenance shall be a priority in existing neighborhoods.
  - Code enforcement shall be a priority to sustain a high level of home maintenance and to preserve the City's existing housing stock.

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## GENERAL DEMOGRAPHIC AND HOUSING CHARACTERISTICS

It is important to review current housing characteristics so that future housing needs of the City can be assessed. This general data may also be used to analyze the strengths and weaknesses of the City's housing stock. The majority of the data utilized in this section comes from the U.S. Census Bureau and the City of New Berlin's Assessor's Office.

It should be noted that some of the presented housing and economic data may differ slightly for the City for the following reason – the data presented was obtained from a number of sources that have overlapping collection dates. Data was collected by the City Assessor's Office as of 2009. Household data is based on 2000 U.S. Census Bureau data and data from the 2005-2007 American Community Survey which is also collected by the U.S. Census Bureau and is also less up-to-date. Each table has a calculated margin of error from 100 units to approximately 400 units but, not enough to dramatically shift any of the percentages.

The function of data analysis is to determine if housing supply meets housing demand in New Berlin. The analysis must include long-term variables as well as current variables as it will be the basis of policy that will guide housing decision-making over the next ten years. Several issues should be considered during data analysis activities to determine specific goals and actions to help ensure housing supply meets housing demand over the next ten years within New Berlin.

To understand current housing needs and consequently project future housing needs, New Berlin's current and projected population statistics must be analyzed. Per Census 2000 data New Berlin's total population is 38,220. Of New Berlin's 38,220 residents 18,806 are male and 19,414 are female.

The foundation for any community planning effort is a solid understanding of the anticipated future growth of the community, balanced against an understanding of how much growth the community can reasonably accommodate under different circumstances.

The general trend in the City of New Berlin over the last 10 to 15 years has been a growing overall population but decreasing household size and number of family households and an increase in the number of non-family households. These trends can be used as the basis for

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forecasting New Berlin's expected population and household size in the year 2020. New Berlin's population is projected to be 41,682 by 2020, per the Wisconsin Department of Administration.

The anticipated future growth can be viewed as the "land demand" component, while the "land capacity" component offers an understanding of how this demand might be accommodated based on what land is available for development. This analysis serves as a basis for the creation of policies about how the demand should be accommodated. These policies, including the future land use map, guide the actual development regulations, such as the zoning and subdivision codes.

### Population Trends and Projections

As part of the Growth and Development Master Plan (GDMP) planning process, estimates were made of potential future growth demands using population and employment forecasts. These forecasts were based on historic trends, tempered by an understanding about how those trends may change in the future.

#### Population

The City of New Berlin currently has a population of approximately 38,220. By the year 2020 that population is forecasted to grow by 11,000 for a total population of approximately 48,000. That forecasted growth represents a continuation of the same basic trend of growth that has occurred since 1970 (Figure 7.1).

In another projection, the Southeastern Wisconsin Regional Planning Commission (SEWRPC) forecasts New Berlin's population to grow to 59,510 by the year 2020. This represents a 22,092 (59%) increase over the next 20 years.

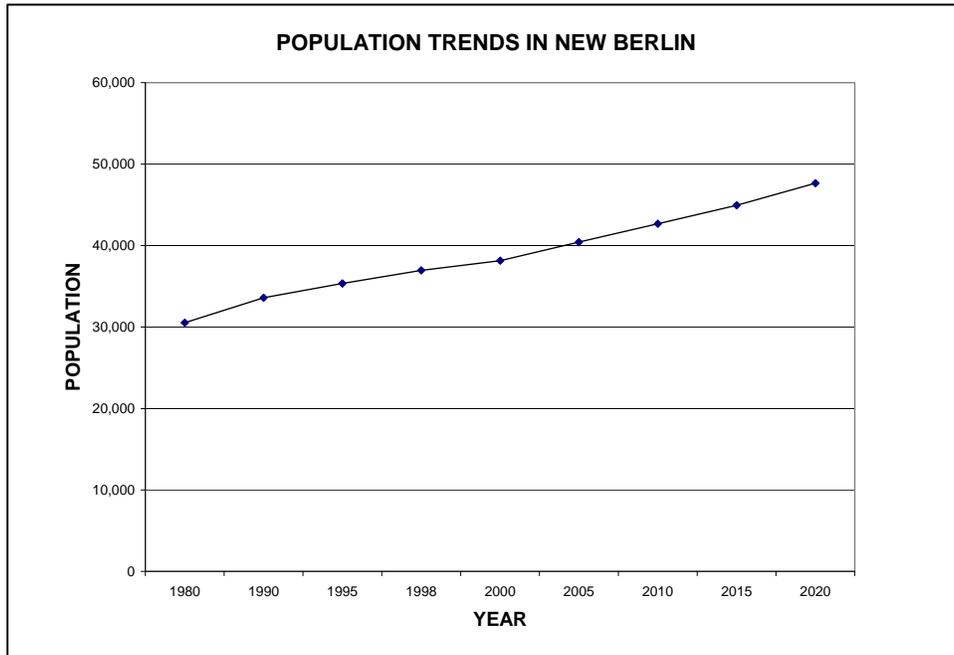


Figure 7.1. Population Trends  
 Source: Historic population counts 1980 and 1990 Census of Population U.S. Bureau of the Census. Population estimates 1998 and 1999.

It should be noted, through recent years, past population growth projections have not materialized. According to revised population projections from the State of Wisconsin Department of Administration New Berlin's population growth is more likely to be as follows:

Year	Total	% Change
2000	38,220	-
2005	39,041	2.15%
2010	39,882	2.15%
2015	40,791	2.28%
2020	41,682	2.18%

Figure 7.2. Population Projections  
 Source: WIDOA

To summarize past population trends, population and household forecasts are often derived from analyzing past population and household trends. The City of New Berlin had a total population of 30,529 in 1980 and in 33,592 in 1990. This change represents a ten (10%) percent total population increase over that decade. Between 1990 and 2000 the City's total population grew from 33,592 to 38,220. This represents an approximately 14 percent change in total population between 1990 and 2000. The yearly growth rate in New Berlin between 1990 and 2000 was about 1.2 percent.

	Estimate	Margin of Error	Percent	Margin of Error
<b>SEX AND AGE</b>				
Total population	37,358	+/-953	100%	(X)
Male	18,480	+/-707	49.50%	+/-1.3
Female	18,878	+/-630	50.50%	+/-1.3
Under 5 years	2,017	+/-391	5.40%	+/-1.0
5 to 9 years	2,190	+/-363	5.90%	+/-1.0
10 to 14 years	2,402	+/-308	6.40%	+/-0.8
15 to 19 years	2,291	+/-352	6.10%	+/-0.9
20 to 24 years	1,755	+/-444	4.70%	+/-1.2
25 to 34 years	3,303	+/-476	8.80%	+/-1.3
35 to 44 years	5,252	+/-434	14.10%	+/-1.1
45 to 54 years	7,355	+/-616	19.70%	+/-1.6
55 to 59 years	3,335	+/-430	8.90%	+/-1.2
60 to 64 years	2,150	+/-384	5.80%	+/-1.0
65 to 74 years	2,843	+/-352	7.60%	+/-0.9
75 to 84 years	1,833	+/-350	4.90%	+/-0.9
85 years and over	632	+/-250	1.70%	+/-0.7
Median age (years)	44.2	+/-0.8	(X)	(X)
18 years and over	29,301	+/-821	78.40%	+/-1.2
21 years and over	28,004	+/-782	75.00%	+/-1.1
62 years and over	6,582	+/-427	17.60%	+/-1.1
65 years and over	5,308	+/-357	14.20%	+/-0.9
18 years and over	29,301	+/-821	100%	(X)
Male	14,480	+/-595	38.80%	+/-1.2
Female	14,821	+/-491	39.70%	+/-1.0
65 years and over	5,308	+/-357	100%	(X)
Male	2,522	+/-233	6.80%	+/-0.6
Female	2,786	+/-273	7.50%	+/-0.7

Figure 7.3. Population by Age and Gender  
Source: 2005 - 2007 ACS Demographic and Housing

AGE	Number	Percentage
Under 5 years	2,255	6.71
5 to 17 years	6,393	19
18 to 20 years	1,225	3.65
21 to 24 years	1,434	4.27
25 to 44 years	11,402	34
45 to 54 years	4,426	13
55 to 59 years	1,943	5.78
60 to 64 years	1,665	5
65 to 74 years	1,911	5.69
75 to 84 years	732	2
85 years and over	206	0.61
Total = 33,592		

Figure 7.4. City of New Berlin Population by Age  
Source: U.S. Census, 1990

Assuming a continuation of the trend towards smaller household sizes over the next 20 years (*the average household size in New Berlin was approximately 2.81 persons in 2000 and was forecasted to be 2.73 in 2020, but is actually estimated at 2.45 as of 2009*) and in revising the population growth projection, the number of **new** housing units forecasted over the 20 year period from 2000 to 2020 is **1,421 (strictly based upon a projected population increase of 3,482 from 2000 to 2020)**. Of these, approximately 1,137 are expected to be single family and 284 are expected to be multi-family.

### Demographics

Figure 7.3 shows the highest percentages of New Berlin's population are typically between ages 35 and 54. The greatest percentage of people by age range is between 45 and 54 years old. Figure 7.3 also shows that there are currently higher percentages of people within youth age ranges (under 5 to 19) than elderly ranges (60 and over). These numbers suggest that housing needs within New Berlin may go through different phases over the next ten to twenty years. As young families grow, larger homes may be required. However, as these families mature, children will move out and households will grow smaller with older household heads.

As the population ages, the presence of senior apartment complexes and facilities with special needs care may become increasingly important.

Figure 7.4 illustrates the City of New Berlin's population by age range in 1990 according to the U.S. Census Bureau. As in the 2000 census statistics, the 1990 census shows that a larger percentage of New Berlin residents were under 20 (29.36 percent) than over 60 (13.3 percent). Over the ten-year period between 1990 and 2000 the only noticeable change is within the age range of 25 to 54. It appears that more members of the age group between 25 and 54 have moved to the higher end of that spectrum. In 1990, 72 percent of the population between 25 and 54 were in the 25 to 44 age range. In 2000, 67 percent of the population between 25 and 54 were in the 25 to 44 age range. This is a minimal change and shows that New Berlin's population make up has been stable with only small shift within its largest population group.

The scope of the New Berlin's Housing Element document is through the year 2020. For this reason it is important to project the approximate

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population of the City through the year 2020. Figure 7.2 shows the projected overall population growth for the City of New Berlin from 2000 to 2010 and 2020. New Berlin's population is projected to grow to 41,682 by the year 2020. This represents a numeric change of 3,462 (since 2000) and a percentage change of 9.12%.

### Household Trends and Projections

While population statistics and projections are a key issue in understanding the general growth direction of the City, the understanding of household characteristics and projections is even more critical to completing an accurate housing assessment.

Household information is critical to the completeness and accuracy of the housing assessment because it is the housing demand unit. Ultimately the number, size, and income of households in the City will drive the demand for various housing options and overall housing units in general. Household income information also allows a housing affordability analysis to be done to determine if there are enough units in the City that are affordable to all income levels currently residing in New Berlin and for all income levels that may wish to reside in New Berlin through 2020. Knowing the number of households by size range will help to determine whether there are adequate numbers of housing units of the appropriate size to house all household sizes currently residing in New Berlin and for all households by size that may wish to reside in New Berlin through 2020. Figure 7.6 outlines New Berlin households by size.

### Family and Non-Family Households

Most of the households in the City (almost 76 percent) are family households and of this, the two to four persons makeup almost 67 percent). There are 3,517 non-family households in the City, of which 78 percent are single person households with the remainder multiple person non-family households likely to be roommate situations. It appears that New Berlin's current housing stock is well suited to New Berlin's family households.

Sixty-seven percent of New Berlin family households are between two and four persons and 64 percent and 25 percent of New Berlin's single-family housing stock are three and four bedrooms respectively. However, additional single-family homes are desirable in order to maintain a desirable owner-occupied unit vacancy rate which will

provide adequate housing unit choices for potential New Berlin homeowners.

Non-family households, which are a major portion of households within New Berlin (24 percent of total households), may have limited housing options. While there are 3,517 non-family households within the City there are only 2,718 rental units within the City. It should be noted that this statistic alone does not indicate additional need for multi-family developments because there are other housing options for non-family households such as smaller single-family owner-occupied homes and condominiums. However, due to the less permanent nature of non-family households, rentals may be the preferred form of housing unit for these households.

While numbers of household types in income categories has remained stable in New Berlin, size and type of household had a significant change between 1990 and 2000. From 1990 to 2000 the percentage of family households within the City has lowered from 82.49 percent to 75.74 percent and the percentage of non-family households has risen from 17.51 percent to 24.26 percent. This general trend towards more non-family households may cause an increased demand for rental housing units or condominiums within New Berlin.

Household Size	# of Households	Percentage
<b>Family Households</b>	10,982	75.74
2 person household	4,886	33.7
3 person household	2,337	16
4 person household	2,458	17
5 person household	956	6.59
6 person household	289	2
7 & up person household	56	0.39
<b>Non Family Households</b>	3,517	24.26
1 person household	2,776	19
2 person household	602	4
3 person household	124	0.86
4 person household	15	0.1
5 person household	0	0
6 person household	0	0
7 & up person household	0	0
<b>Total =</b>	<b>14,499</b>	

Figure 7.5. Household Size  
Source: U.S. Census, 2000

Figures 7.5 and 7.6 outline New Berlin households by type and annual income. Household types include: total households, total family households, married couple households, female householder, and non-family households.

In addition to a diminishing percentage, family households are also decreasing in size within New Berlin. The percentage of two person family households has risen from 31.28 percent in 1990 to 33.7 percent in 2000. In contrast the percentage of three, four, and five person households has lowered from 19, 20.72, and 8.25 percent to 16, 17, and 6.59 percent respectively from 1990 to 2000. These changes have supported a decline in average household size from 2.86 persons in 1990 to 2.45 persons in 2000. Based upon the Survey, from 2005-2007, there were approximately 15,189 households in New Berlin. The average household size was 2.5 people. The average household projection figure for 2020 that will be used in all calculations relative to the housing element will be 2.45 persons.

Figure 7.6 illustrates that families made up 71 percent of the households in the City, which includes both married-couple families (64

percent) and other families (7 percent). Nonfamily households make up 29 percent of all households. Most of the nonfamily households were people living alone, but some were composed of unrelated people living in households.

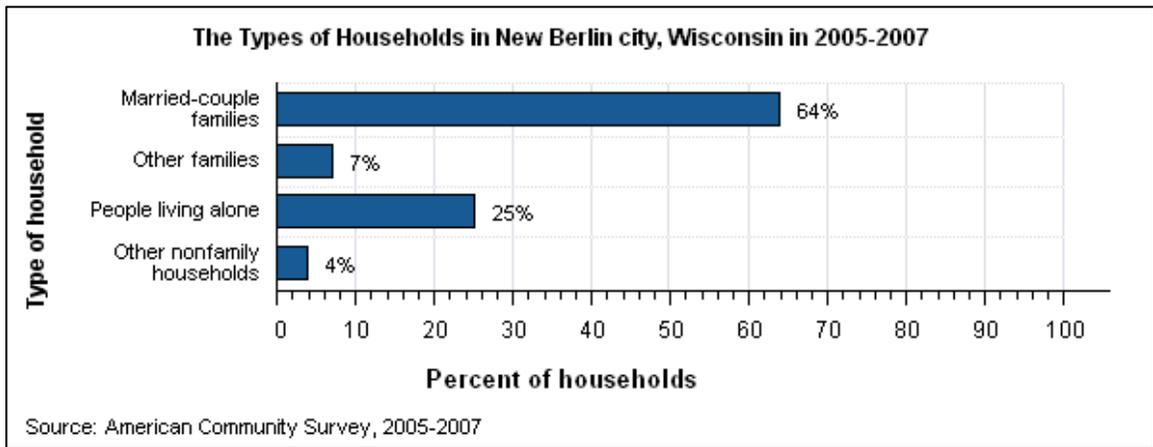


Figure 7.6. Household Types

### Income Indicators

Another component in determining New Berlin's housing demand are income and economic factors. Consideration of income levels in New Berlin are critical to planning for current and future housing needs because income determines the type of housing residents can afford. Economic factors within the City are also important, as they will drive the income of residents or potential residents over the next twenty years. Economic factors that should be considered include: number of jobs in New Berlin, types of jobs in New Berlin, location of job opportunities within New Berlin, the size of the residential and non-residential labor force in New Berlin, and commuting patterns. The Economic Development Element (Chapter 3) may be referred to for many of these statistics including labor force statistics, location of job opportunities, and commuting patterns.

### Household Income

Household income is an important income statistic used in determining housing demand. Households are the unit used in determining the City's housing demand therefore household income should be the unit of measure in determining what type of housing current and future New Berlin residents can afford. Figures 7.7 and 7.8 outline annual household income by income range. Median household income for the City as a whole is also a vital statistic. New Berlin's Median household income is \$75,972 per year. This number will be used as the base number against which calculations for available affordable housing for

extremely low-income households to moderate-income households will be determined through the housing affordability analysis in the next section.

INCOME AND BENEFITS (IN 2007 INFLATION-ADJUSTED DOLLARS)				
	Households	Margin of Error	Percent	Margin of Error
Total households	<b>15,189</b>	<b>+/-362</b>	<b>100%</b>	<b>(X)</b>
Less than \$10,000	304	+/-122	2.00%	+/-0.8
\$10,000 to \$14,999	317	+/-155	2.10%	+/-1.0
\$15,000 to \$24,999	1,028	+/-255	6.80%	+/-1.7
\$25,000 to \$34,999	1,176	+/-270	7.70%	+/-1.7
\$35,000 to \$49,999	1,499	+/-324	9.90%	+/-2.1
\$50,000 to \$74,999	3,163	+/-441	20.80%	+/-2.9
\$75,000 to \$99,999	2,684	+/-327	17.70%	+/-2.1
\$100,000 to \$149,999	3,248	+/-427	21.40%	+/-2.8
\$150,000 to \$199,999	862	+/-205	5.70%	+/-1.3
\$200,000 or more	908	+/-230	6.00%	+/-1.5
Median household income (dollars)	75,972	+/-4,110	(X)	(X)
Mean household income (dollars)	89,608	+/-3,782	(X)	(X)

Figure 7.7. Household Income and Benefits

Source: 2005 - 2007 ACS Demographic and Housing Estimates

For both households and families, the lowest percentage of households was in the under \$10,000 annual income category, with the highest percentage of income for both households and families was within the \$100,000 to \$149,999 range, followed closely by the \$50,000 to \$74,999 (#2) and \$75,000 to \$99,999 (#3) income categories. The values in Figures 7.7 and 7.8 will be important when determining what types and tenure of housing will be needed to provide adequate housing options to all income groups who currently live in New Berlin or may wish to live in New Berlin.

	Households	Margin of Error	Percent	Margin of Error
<b>Families</b>	<b>10,824</b>	<b>+/-447</b>	<b>100%</b>	<b>(X)</b>
Less than \$10,000	69	+/-56	0.60%	+/-0.5
\$10,000 to \$14,999	98	+/-95	0.90%	+/-0.9
\$15,000 to \$24,999	440	+/-190	4.10%	+/-1.7
\$25,000 to \$34,999	352	+/-126	3.30%	+/-1.1
\$35,000 to \$49,999	979	+/-250	9.00%	+/-2.2
\$50,000 to \$74,999	2,286	+/-330	21.10%	+/-3.1
\$75,000 to \$99,999	2,227	+/-318	20.60%	+/-2.9
\$100,000 to \$149,999	2,705	+/-395	25.00%	+/-3.4
\$150,000 to \$199,999	805	+/-198	7.40%	+/-1.8
\$200,000 or more	863	+/-217	8.00%	+/-2.0
Median family income (dollars)	87,563	+/-4,088	(X)	(X)
Mean family income (dollars)	103,360	+/-4,999	(X)	(X)
Per capita income (dollars)	36,679	+/-1,648	(X)	(X)
<b>Nonfamily households</b>	<b>4,365</b>	<b>+/-452</b>	<b>100%</b>	<b>(X)</b>
Median nonfamily income (dollars)	41,427	+/-5,265	(X)	(X)
Mean nonfamily income (dollars)	54,291	+/-5,490	(X)	(X)
Median earnings for workers (dollars)	41,394	+/-3,073	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	60,215	+/-2,730	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	44,248	+/-2,079	(X)	(X)

Figure 7.8. Household Income  
Source: 2005 - 2007 ACS Demographic and Housing Estimates

### Jobs Impact on Housing

After examining current household income, which will be used in the housing affordability analysis, it is important to determine the number and type of jobs located within New Berlin. These employment statistics are critical because they help to determine the income trends of current residents of New Berlin and those who may wish to live here in the future. These statistics are used to gain an understanding of what type of affordable housing options people may desire or require. Job types is one way of predicting the income level of households that may wish to reside in New Berlin currently and in the future.

Currently there are 22,202 jobs with 1,138 business establishments located in New Berlin. This number does not reflect the number of New Berlin residents who are employed but rather number of jobs located within the City. There is a wide range of employment opportunities

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within New Berlin. There are establishments under most North American Industry Classification System (NAICS) industry codes located within the City. Due to the location of major industrial and office employment centers in the City, there are a large number of manufacturing, wholesale trade, professional & technical services, construction, and FIRE (finance, insurance, and real estate) employers located in New Berlin. Fifty-four percent of New Berlin's businesses are classified in these categories.

The average annual salary for all jobs located within the City is \$37,462.64, higher than both the average annual salary for all jobs in Waukesha County (\$36,394) and Wisconsin (\$30,953). The type of jobs typically located within the City and their wage level suggest that households are attracted to New Berlin because at least one member is employed in the City and should have adequate affordable housing options.

## HOUSING SUPPLY ASSESSMENT

New Berlin's current amount of available housing stock and its characteristics must be determined to complete an accurate housing needs assessment. The housing supply assessment will include:

- Quantity/Tenure of Housing Unit Types
- Vacancy Rates
- Value of Owner Occupied Housing Units
- Contract Rent
- Subsidized & Special Needs Housing
- Condition of Current Housing Stock

### Quantity/Tenure of Housing Unit Types

Understanding the quantity and tenure of housing unit types within the City of New Berlin is critical to determining if there is a range of housing choices that meet the needs of persons of all incomes and age groups that currently reside in New Berlin or will wish to reside in New Berlin in the future. Quantities of single-family detached homes, multi-family units, duplexes, condominiums, senior housing, and subsidized housing within New Berlin will be identified. These housing categories will be further broken down to obtain a better understanding of the quantity of specific housing choices that may be more desirable to specific groups of households. Figure 7.9 below identifies the current housing mix within New Berlin according to the City Assessor's 2008 records.

Housing Type	# of Units	Percent
Single Family Home	11,529	72.9%
Multi-Family / Duplex	206	1.3%
Apartments	2253	14.2%
Mixed Residential / Commercial	48	0.3%
Condominium	1785	11.3%
<b>Total</b>	<b>15,821</b>	<b>100%</b>

Figure 7.9. Housing Types

Source: City of New Berlin

Most of the available housing within the City is comprised of single-family and condominium units (84.2 percent). Apartments located in multi-tenant or commercial apartment buildings consist of 14.5 percent of the City of New Berlin housing stock.

### Vacancy Rates

Another important housing inventory element is the vacancy rates for various housing types. The vacancy rate is the number of vacant and available housing units divided by the total number of housing units within the City. This number is a key to determining whether housing supply adequately meets housing demand. Vacancy rate can be estimated for the City as a whole and for different housing types and tenures to help determine if the housing needs of certain population segments within New Berlin or being underserved.

Having vacancies within a housing market is normal and can be healthy for a local housing market. The U.S. Department of Housing and Urban Development (HUD) states that an area needs a minimum overall vacancy rate of 3 percent to ensure adequate housing choices, which should include a minimum 1.5 percent vacancy rate for owner-occupied housing units and a minimum 5 percent vacancy rate for rental units to ensure adequate housing choices. Vacant units can fall into several categories including for rent; for sale only; for seasonal, recreational, or occasional use; for migrant workers; and other vacant units.

According to the U.S. Census Bureau's American Community Survey, it estimated that rental vacancy rate in the City is 6.9 percent. This vacancy rate is slightly higher than the 5 percent vacancy rate as identified by HUD as to provide for a healthy local housing market and adequate consumer choice.

If the number of renter households is projected to grow within the City, the rental vacancy rate could fall to an undesirably low rate in the future. Certain types of family households within the City may also find rental-housing units to be a preferred option as well.

### Value of Owner Occupied Housing Units

As of 2003, there were 11,728 single-family detached dwellings in the City of New Berlin. Of these homes 7,350 were single story homes: 647 one and a half story homes; 3,729 two story homes; and 2 are 2 ½-story homes.

# of Bedrooms	# of Homes	Percentage
1	41	0.35
2	908	8
3	7,511	64
4	2,960	25
5	260	2
6	36	0.31
7	6	0.05
8	4	0.03
9	2	0.02
Total = 11,728		

Figure 7.10. Single-Family Homes Bedrooms per Unit  
Source: City of New Berlin

Figure 7.10 shows that the majority of single-family detached housing units have three to four bedrooms (89 percent of units) and (per Figure 7.11) a total appraised value between \$100,000 and \$250,000 (80.3 percent of units). Figure 7.12 shows that of homes with mortgage payments, 24.8 percent of units paying a mortgage are paying between \$1,500 to \$1,999 per month in household payments (mortgage and other select monthly bills such as utilities). Just over 20 percent of property owners in the City have mortgage payments of \$2,000 or greater.

Total Appraised Value	# of Homes	Percentage
Less than \$50,000	6	0.05
\$50,000 to \$99,999	384	3.3
\$100,000 to \$149,999	1,936	16.5
\$150,000 to \$199,999	5,406	46
\$200,000 to \$249,000	2,083	17.76
\$250,000 to \$299,999	1,000	8.53
\$300,000 or More	913	7.78
Total = 11,728		

Figure 7.11 Single-Family Homes  
Source: City of New Berlin

According to 2009 City Assessor data there are 1,785 condominium units within New Berlin. Condominiums within the City range from one bedroom to four bedrooms with most being two bedroom units (~80 percent). Appraised Value of condos in New Berlin range between under \$50,000 and over \$300,000. Most condos have an appraised value of between \$50,000 and \$200,000 (~89 percent).

MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS				
<b>Owner-occupied units</b>	<b>12,349</b>	<b>+/-388</b>	<b>100%</b>	<b>(X)</b>
Housing units with a mortgage	8,518	+/-402	100%	(X)
Less than \$300	0	+/-123	0.00%	+/-0.3
\$300 to \$499	83	+/-59	0.70%	+/-0.5
\$500 to \$699	158	+/-103	1.30%	+/-0.8
\$700 to \$999	553	+/-198	4.50%	+/-1.6
\$1,000 to \$1,499	2,145	+/-319	17.40%	+/-2.6
\$1,500 to \$1,999	3,057	+/-380	24.80%	+/-3.1
\$2,000 or more	2,522	+/-284	20.40%	+/-2.3
Median (dollars)	1,677	+/-39	(X)	(X)
Housing units without a mortgage	3,831	+/-412	100%	(X)
Less than \$100	0	+/-123	0.00%	+/-0.3
\$100 to \$199	0	+/-123	0.00%	+/-0.3
\$200 to \$299	0	+/-123	0.00%	+/-0.3
\$300 to \$399	155	+/-110	1.30%	+/-0.9
\$400 or more	3,676	+/-414	29.80%	+/-3.0
Median (dollars)	595	+/-18	(X)	(X)

Figure 7.12. Single-Family Homes  
Source: 2005 - 2007 ACS Demographic and Housing Estimates

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME				
<b>Owner-occupied units</b>	<b>12,349</b>	<b>+/-388</b>	<b>100%</b>	<b>(X)</b>
Housing unit with a mortgage	8,518	+/-402	100%	(X)
Less than 20.0 percent	3,549	+/-408	28.70%	+/-3.4
20.0 to 24.9 percent	1,370	+/-294	11.10%	+/-2.3
25.0 to 29.9 percent	1,100	+/-261	8.90%	+/-2.0
30.0 to 34.9 percent	946	+/-278	7.70%	+/-2.3
35.0 percent or more	1,519	+/-276	12.30%	+/-2.2
Not computed	34	+/-41	100%	(X)
Housing unit without a mortgage	3,831	+/-412	100%	(X)
Less than 10.0 percent	1,312	+/-317	10.60%	+/-2.5
10.0 to 14.9 percent	919	+/-198	7.40%	+/-1.6
15.0 to 19.9 percent	348	+/-132	2.80%	+/-1.1
20.0 to 24.9 percent	388	+/-153	3.10%	+/-1.2
25.0 to 29.9 percent	267	+/-116	2.20%	+/-0.9
30.0 to 34.9 percent	128	+/-102	1.00%	+/-0.8
35.0 percent or more	457	+/-163	3.70%	+/-1.3
Not computed	12	+/-20	100%	(X)

Figure 7.13. Single-Family Homes  
Source: 2005 - 2007 ACS Demographic and Housing Estimates

## Contract Rent

As of 2009, City of New Berlin Assessors Office data shows that there are 211 buildings within the City categorized as Apartment Buildings. The number of rental units within apartment buildings ranges from one to 140. There are a total of 2,253 units located within buildings categorized as apartment buildings. Of the 2,253 total units, approximately 2,028 (~84 percent) are located in buildings with eight or more units.

Subject	Number	Percent
<b>CONTRACT RENT</b>	<b>2,677</b>	<b>100</b>
Less than \$100	24	0.9
\$100 to \$149	8	0.3
\$150 to \$199	5	0.2
\$200 to \$249	8	0.3
\$250 to \$299	31	1.2
\$300 to \$349	16	0.6
\$350 to \$399	14	0.5
\$400 to \$449	53	2
\$450 to \$499	25	0.9
\$500 to \$549	86	3.2
\$550 to \$599	109	4.1
\$600 to \$649	196	7.3
\$650 to \$699	336	12.6
\$700 to \$749	317	11.8
\$750 to \$799	322	12
\$800 to \$899	434	16.2
\$900 to \$999	199	7.4
\$1,000 to \$1,499	353	13.2
\$1,500 to \$1,999	38	1.4
\$2,000 or more	21	0.8
No cash rent	82	3.1
Median (dollars)	761	(X)

The 2,253 rental units located in apartment buildings represent 91 percent of the approximately 2,466 total rental-housing units within New Berlin per the City Assessor's data. Figure 7.14 illustrates monthly rental rates for multi-family units. As stated previously, the numbers will differ slightly but, are within the general margin of error. The general statistical distributions remain the same.

The number of bedrooms available in New Berlin rentals ranges from none (likely senior or assisted living units) to over five. The majority of rental units within the City of New Berlin consist of one and two bedroom apartments (~83 percent). Monthly rent ranges from at or below \$100 (likely subsidized or a family arrangement) to over \$2000 with 86 percent of the units renting for over \$600.00 per month.

Data from the City Assessor's Office estimates there are currently 206 duplex living units. Duplexes in the City of New Berlin range from three bedrooms to seven bedrooms. However, this number is misleading since the data from the City Assessors Office counts the number of bedrooms in both units of a duplex combined. Therefore it is unknown exactly how many bedrooms are in each individual living unit as opposed to the entire duplex structure (containing two units). Appraised values of duplexes within the City range from \$50,000 and up with the vast majority (~86 percent) at over \$150,000.

## Subsidized and Special Needs Housing

In addition to traditional market rate single family, multi-family apartment, duplex and condominium housing, several forms of elderly housing including senior rental developments, nursing homes, and community based residential facilities (CBRF) are located within the City of New Berlin. The following table illustrates type of senior housing in New Berlin by number of units.

Figure 7.14. Monthly rental rates for Multi-Family Units  
Source: U.S. Census, 2000.

Type of Development	# of Units	Percentage
Senior Rental Development	503	52
Nursing Home/Assisted Living	358	37
CBRF	107	11
	<b>Total = 968</b>	

\*Data includes National Regency Addition, Steeple view Senior Residence, Heritage at Deer Creek, and The Berkshire Apartments.

Figure 7.15. Senior and Assisted Housing Types

Source: City of New Berlin

### Condition of Current Housing Stock

The final component in completing a housing supply analysis for New Berlin is examining the condition of its existing housing stock. Existing housing stock will form the majority of housing units available for current residents and those wishing to live in New Berlin in the future. For this reason it is important to understand how many existing housing units are in the City that can be considered safe, decent, and clean and how many existing housing units in the City are in need of rehabilitation or are beyond rehabilitation. This factor could have an effect on the housing options for households in some income and age ranges that wish to reside in New Berlin now or will wish to reside here in the future.

Traditionally, one or a combination of age of home, assessed value of home, and year of remodel have been used to roughly determine the number of housing units that need rehabilitation and the number of units that are beyond repair. Generally, just one of these variables alone will not work because of scenarios such as an older home being remodeled or maintained and possessing valuable characteristics.

As an alternative to these traditional measures, data from the City Assessor's Office can be used to determine the condition of existing housing stock within New Berlin. One of the variables included in the Assessor's Office dwelling data is "condition". This information is a measure of present condition of each individual house within the City. The condition variable will produce a more accurate assessment of the physical condition of each existing structure within the City rather than a combination of traditional housing stock condition measures of assessed value, year structure was built, and year of remodeling.

Using data collected from the City Assessor's Office, the median build year for a home in New Berlin is 1973. Approximately 66% percent of new home construction occurred in New Berlin from 1940 thru 1989 (Figure 7.16).

Built Year Range	Number	Percent
Before 1940	549	3%
1940 to 1959	3,170	19%
1960 to 1969	2,882	17%
1970 to 1979	2,635	16%
1980 to 1989	2,375	14%
1990 to 1994	1,254	8%
1995 to 2000	2,433	15%
2000 to 2007	1,273	8%
<b>Total</b>	<b>16,571</b>	
<b>Median Year Built 1973</b>		

Figure 7.16. New Home Construction

Source: City of New Berlin



Figure 7.17 shows the City's stable and consistent growth rate over the last ten years in terms of new construction expressed as a percent of equalized value for each of the stated years.

Year	Growth Rate
1998	2.04%
1999	3.20%
2000	4.30%
2001	3.72%
2002	3.11%
2003	1.67%
2004	1.30%
2005	1.39%
2006	1.45%
2007	2.10%
2008	1.78%
<b>Average annual growth rate = 2.37%</b>	

Figure 7.17 Housing Growth Rate

Source: City of New Berlin

Figure 7.18 shows the conditions scores for the various types of residential properties within the City as of 2007 per the City Assessor's Office. A value of "good" indicates the dwelling exhibits above average maintenance and upkeep in relation to its age. A value of "average" indicates the dwelling shows minor signs of deterioration caused by normal wear and an ordinary standard of upkeep and maintenance in relation to its age. A value of "fair to poor" indicates the dwelling shows signs of deferred maintenance and exhibits a below average standard of maintenance and upkeep in relation to its age. Values of "poor" to "unsound" indicate that the dwelling is unsound and could be unfit for use. Housing units in commercial apartment buildings in the City have not been included in the analysis. After communication with the City Assessor's Office it has been determined all units within those buildings are in at least fair condition.

Condition Score	Single-Family Number	Single-Family Percent	Two-Family Number	Two-Family Percent	Multi-Family Number	Multi-Family Percent	Other Number	Other Percent	Total Number	Total Percent
Unsound	0	0%	0	0%	0	0%	0	0%	0	0%
Poor/Very Poor	84	1%	4	2%	0	0%	0	0%	88	1%
Average	2,191	19%	92	46%	3,187	70%	237	97%	5,707	34%
Fair	432	4%	42	21%	22	0%	7	3%	503	3%
Good	8,391	72%	54	27%	1,189	26%	1	0%	9,635	58%
Very Good /Excellent	493	4%	8	4%	135	3%	0	0%	636	4%
<b>Total</b>	<b>11,593</b>	<b>100%</b>	<b>200</b>	<b>100%</b>	<b>4,533</b>	<b>100%</b>	<b>245</b>	<b>100%</b>	<b>16,571</b>	<b>100%</b>

Figure 7.18. Condition of Housing Units

Source: City of New Berlin

The majority of single-family detached and attached homes are in good to average condition (95 percent). Eighty-four single-family homes in the City (1 percent) are in poor condition and need substantial and immediate repair or rehabilitation. With further neglect, these homes can easily fall into the “Unsound” category and requiring razing. These structures are in such an advanced state of disrepair that they can no longer be counted in the final existing housing stock calculation. All commercial apartment units within the City are in adequate enough condition to be counted in the final existing housing stock calculation. The final number of clean, decent, and safe housing units in the City of New Berlin is approximately 15,733 (total number of units [15,821] – total units with a condition score of 4 or 5 [88] = 15,733).

## AFFORDABLE HOUSING

“Affordable” housing is a term used to describe dwelling units whose total housing costs are deemed “affordable” to a group of people within a specified income range. Although the term is often applied to rental housing that is within the financial means of those in the lower income ranges of a geographical area, the concept is applicable to both renters and purchasers in all income ranges. The US Department of Housing and Urban Development defines the guideline for housing affordability as a housing cost that does not exceed 30% of a household’s gross income. Housing costs considered in this guideline generally include taxes and insurance for owners, and typically utility costs. When the monthly carrying costs of a home exceed 30–35% of household income, then the housing is considered unaffordable for that household. This section focuses on the affordability of owner-occupied and rental housing in the City of New Berlin.

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## Supply and Demand

The most "affordable" places are where there is the least demand relative to supply. Where the supply of available housing is less than the demand, low- and moderate-income households often struggle to obtain housing that is "affordable." In these housing markets, rising land values often outpace rising incomes. Such housing markets often have a limited supply of residential land, or a number of regulations that make it difficult or costly to increase housing supply at rents affordable to consumers at income ranges below the local average.

Measuring demand is subject to different views. It can be measured in terms of the costs for housing, housing type (such as apartments vs. single-detached homes, or the size and configuration of units, including number of bedrooms) and location for housing (relative to commercial / employment centers, transportation infrastructure, schools and other community resources.) A key element in measuring housing demand is differentiating between the "ability to pay" that some households have, and the "willingness to pay" of households for certain housing types in certain locations. When a place has attributes that trigger high degrees of "willingness to pay", prices often rise due to the finite supply, thereby changing that place's relationship to household "ability to pay". When a place has attributes that make it undesirable, the willingness to pay is reduced and the price falls. This explains why some places within an otherwise unaffordable area (measured in the aggregate) remain very affordable, such as distressed inner city neighborhoods in an otherwise expensive city.

A primary factor in housing affordability is household income. The most common approach is to consider the percentage of income that a household is spending on housing costs. Another method of studying affordability looks at the regular hourly wage of full-time workers who are paid only the minimum wage (as set by their local, regional, or national government). The hope is that a full-time worker will be able to afford at least a small apartment in the area that he or she works in. According to the 2000 US Census Bureau, the median household income in New Berlin was \$67,576. The Waukesha County median income is \$62,839. But note, estimates for New Berlin's median income have risen to \$75,972 per the 2005-2007 U.S. Census Bureau's American Community Survey.

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## Housing Costs

The other major factor is the measurement of housing costs. Some agencies consider the cost of purchasing a single-family home; others look exclusively at the cost of renting an apartment. Many U.S. studies, for example, focus primarily on the median cost of renting a two-bedroom apartment in a large apartment complex for a new tenant. These studies often lump together luxury apartments and slums, as well as desirable and undesirable neighborhoods. Typically, only legal, permitted, separate housing is considered when calculating the cost of housing. The low rent costs for a room in a single family home, or an illegal garage conversion, or a college dormitory are generally excluded from the calculation.

According to the 2000 U.S. Census, the median mortgage cost in New Berlin was \$1,385 but, was adjusted higher to \$1,677 per the U.S. Census Bureau's 2005 – 2007 American Community Survey (Figure 7.12) and the median cost without a mortgage is \$469 and \$595 respectively for owner-occupied units. The median fair market rent in New Berlin, based on the 2000 US Census, is approximately \$830.

The median percentage residents spent on mortgages is 21.1% in New Berlin. The median without a mortgage is 11.8% of monthly costs. These figures show that a majority of New Berlin residents are not exceeding the 30% guideline for affordable housing within an income range for owner-occupied units.

A common measure of community-wide affordability is the number of homes that a household with a certain percentage of median income can afford. For example, in a perfectly balanced housing market, the median household (and the half of the households which are wealthier) could officially afford the median housing option, while those poorer than the median home could not afford the median home. Fifty percent affordability for the median home indicates a balanced market.

A community might track the percentage of its housing that is affordable to households earning 60 percent of median income. In addition to the distress it causes families who cannot easily find a place to live, lack of affordable housing or “workforce” housing is considered by many to have negative effects on a community's overall health. For example, lack of affordable housing can make low-cost labor difficult to find, and increase demands on transportation systems (as workers travel longer distances between jobs and affordable housing).

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For example, in Waukesha County, the average sale price of a new home is \$200,000. The minimum household income needed for a \$200,000 mortgage in New Berlin would be \$73,200 or \$6,100 per month based on a 30-year mortgage including taxes and insurance. The median annual income for an elementary teacher in Waukesha County, based on U.S. Department of Labor, Bureau of Labor Statistics, is \$50,960. A manufacturing worker in Waukesha County has a median annual income of \$49,634. To afford a mortgage payment for a \$200,000 home, the teacher would spend approximately 49% of the income and the manufacturing worker 50%. This is well above the HUD guideline of 30%.

### Policy Tools to Address Affordable Housing

Numerous policies in the U.S. and abroad have been designed to address the problem of inadequate supplies of affordable housing. Sophisticated secondary market mechanisms, inclusionary zoning, and land banking are three prominent tools, as well as tax and fiscal policies that result in reducing the cost of mortgages and the cost of borrowing.

The City of New Berlin had maintained a Housing Authority for over 20 years. It was established to address the housing needs of low-income families and the elderly within the City and to issue tax-exempt bonds. In 2002, the City established a Community Development Authority (CDA). Pursuant to Wisconsin State Statute 66.1201 and 66.1333, all powers, duties and functions afforded to an existing housing or redevelopment authority shall be transferred to the CDA. As a result, all previously existing New Berlin Housing Authority functions were transferred to the CDA.

The City entered into a cooperative agreement with Waukesha Housing Authority (WHA) to allow WHA to operate and administer the City's affordable housing programs in the early 1990's. The WHA participates in the HUD Section 8 Voucher Program which provides rent assistance payments to low-income households. This program allows participants to rent affordable housing within the private market.

More specifically, WHA has supported Housing Revenue Bonds for two multi-family housing developments including Appleglen (80 units) located at 128th and National Avenue and Pinewood Creek (199 units) located at 3300 S. Moorland Road (see Figure 7.19).

Development	# of Units	# of Subsidized Units (20% of Total)	Percent
Pinewood Creek Apts	199	40	71%
Apple Glen Apt	80	16	29%
<b>Total</b>		<b>56</b>	

Figure 7.19. Housing Revenue Bond Developments  
Source: City of New Berlin

WHA participates in the federal Home Investment Partnership Act program or "HOME" Consortium where families and elderly households receive rental and first time homebuyer assistance. The primary purpose of "HOME" is to advance homeownership opportunities and programs for households that earn 80 percent or less of the area median income. In addition, the Waukesha County Community Development Block Grant (CDBG) program provides low interest loans to low income home owners for repairs (roofs, furnace, etc.) and provides down payment assistance, funded with "HOME" funds.

The City of New Berlin and WHA have reviewed and supported private development projects that have accepted rental assistance vouchers for the elderly population of the City such as National Regency Apartments, National Manor Apartments (The WHA actually held a 5% ownership interest in National Manor until it was refinanced conventionally approximately 5 years ago) and Steepleview Apartments. The City of New Berlin has historically served 75 to 100 units annually, depending on the need and funding availability, which is approximately 6 percent of all program participants in New Berlin.

Please note that in 2011, the Waukesha Housing Authority is assisting fewer households than they were in 2008 due to budget cuts and higher per household subsidy due to the economy and that more people that are unemployed or under-employed. New Berlin's participation rate has dropped, as has been the case in other communities.

New Berlin has also furthered its commitment to support low-income individuals, families and the elderly by approving and financially supporting a food pantry located at the Community Center. The food pantry serves the New Berlin, Muskego, and Elm Grove communities.

Several housing programs are available to New Berlin residents including home mortgage and improvement loans from the Wisconsin Housing and Economic Development Authority (WHEDA).

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## Support the Provision of Affordable Housing

The City will continue to support “affordable” or “workforce” housing options to accommodate young families, the elderly, and other low and moderate income residents. The City will continue to allow a diverse array of housing options and the ability to maintain the existing housing stock.

## Nondiscrimination Policy

On May 22, 2012 the City of New Berlin Common Council adopted Resolution #: 12-22 to enter into a nondiscrimination policy reaffirming the City's commitments to follow the terms of the Fair Housing Act. The Resolution #: 12-22 states the following:

WHEREAS, the City of New Berlin has entered into a Consent Decree with the United States Department of Justice in Settlement of the case caption: United States of America v. city of New Berlin, Case No. 11-cv-608; and

WHEREAS, under the terms of the Consent Decree, the City has agreed to enter into a nondiscrimination policy reaffirming its commitments to follow the terms of the Fair Housing Act with respect to its zoning and land use decisions and specifically, not to discriminate against persons based on race, color, religion, national origin, disability, familial status or sex;

WHEREAS, the Consent Decree was approved by Federal District Court Judge, Rudolph, Randa on April 19, 2012; and

NOW THEREFORE BE IT RESOLVED that the Common Council of the City of New Berlin does hereby approve the nondiscrimination policy which is attached hereto and marked Exhibit “A” and does hereby direct that City staff implement the terms of this policy in accordance with its terms.

### City of New Berlin – Nondiscrimination Policy - Exhibit “A” follows:

*It is the policy of the City of New Berlin (“the City”) to comply with the Title VIII of the Civil Rights Act of 1968, as amended, (commonly known as the Fair Housing Act) by ensuring that its zoning and land use decisions to not discriminate against persons based on race, color, religion, national origin, disability, familial status or sex. This policy means that, among other things, the City and all its officials, agents and*

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*employees will not discriminate in any aspect of housing based on these protected class characteristics, including by:*

- *Making unavailable or denying a dwelling to any person based on race or color;*
- *Discriminating against any person in the terms, conditions or privileges of a dwelling, or in the provision of services or facilities in connection therewith based on race or color;*
- *Making, printing or publishing, or causing to be made, printed, or published any notice, statement, or advertisement, with respect to a dwelling that indicates any preference, limitation, or discrimination based on race or color;*
- *Representing to persons because of race or color that any dwelling is not available when such dwelling is in fact so available;*
- *Interfering with any person in the exercise or enjoyment of, or on account of his having exercised or enjoyed, or on account of his having aided or encouraged any other person in the exercise or enjoyment of, any right protected by the Fair Housing Act;*
- *Interfering with the funding, development, or construction of any affordable housing units because of race or color; and*
- *Discriminating on the basis of race or color in any aspect of the administration of its zoning, land use, or building ordinances, policies, practices, requirements, or processes relating to the use, construction, or occupancy of dwellings.*

*Any person who believes that any of the above polices have been violated by the City may contact the City's Fair Housing Compliance Officer at 262-786-8610, the U.S. Department of Housing and Urban Development at 1-888-799-2085, or the U. S. Department of Justice at 1-800-896-7743 or 202-514-4713.*

### City of New Berlin Housing Trust Fund

In addition, on June 12, 2012 the Common Council adopted Ordinance #: 2491 an ordinance to create a Housing Trust Fund for the City of New Berlin. The creation of the Housing Trust Fund was required under the terms of the Consent Decree that the City entered into with the United States Department of Justice. The terms of the Consent Decree require that the city place Seventy Five Thousand Dollars (\$75,000.00) into the Fund. The Common Council on May 22, 2012 via Resolution #: 12-23 approved the transfer of funds to establish the Trust Fund.

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Chapter 117 of the Municipal Code of the City of New Berlin now includes the requirements for the Housing Trust Fund. The Housing Trust Fund will be administered by the City of New Berlin Department of Community Development; however, final decisions regarding distribution of funds shall be made by the New Berlin Housing Trust Fund Board which shall be established as a subcommittee of the City of New Berlin CDA.

The Housing Trust Fund will support developer and government entities in the acquisition, construction, rehabilitation and modification of affordable and accessible housing for low income and moderate income households and to finance support services that assist low and moderate income households in obtaining and maintaining affordable housing. Of the initial amounts placed in the Housing Trust Fund, at least \$50,000, and not less than half of any additional amounts, shall be used for projects or programs designed to promote integration and equal housing opportunity for all persons, regardless of race.

#### City of New Berlin Fair Housing Outreach Plan

On July 10, 2012 the City of New Berlin Common Council adopted Resolution #: 12-30 approving the Fair Housing Outreach Plan pursuant to the approved Consent Decree between the City and the Department of Justice. The Resolution #: 12-30 states the following:

Under the terms of the Consent Decree between the Department of Justice and the City, the City is required to within ninety (90) days of entry of the Decree, submit a Fair Housing Outreach Plan for approval by the United States. The Fair Housing Outreach Plan shall include at a minimum the following:

- (1) a description of the specific outreach activities the City will undertake, entities the City will contact, and materials that the City will use to encourage multi-family housing developers to propose and construct affordable housing in New Berlin;
- (2) a description of specific outreach activities the City will undertake, entities the City will contact, and materials the City will use to advertise affordable housing opportunities available in New Berlin to all households, regardless of race; and
- (3) an estimated timetable for implementing the Fair Housing Outreach Plan. The Fair Housing Outreach plan shall not be funded by money from the Housing Trust Fund.

Upon receipt of the Fair Housing Outreach Plan, the United States will have thirty (30) days to approve or recommend changes to the Plan. The United States and the City will work cooperatively, and in good faith, to resolve any differences regarding provisions of the Plan. If the United States and the City cannot agree on provisions of the Plan, the parties will follow the dispute resolution process set forth in paragraph

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36 infra. New Berlin will implement the Plan within thirty (30) days after all parties have executed this agreement.

## HOUSING SUPPLY AND DEMAND ANALYSIS

Once housing supply and demand inventory have been completed the information can be analyzed. The breadth of the analysis will be the basis for goals and strategies proposed in the housing element and will guide housing decisions in New Berlin through 2020. Three major technical analysis activities will be: the forecast model for predicting housing production needs, the housing affordability analysis, and a detailed analysis of household needs based on household characteristics.

The forecast model for predicting housing production needs will use information from the housing supply and demand inventory to determine how many additional housing units will be required to allow for housing supply to meet housing demand within the City through 2020. The forecast model uses expected number of households, and current housing stock to predict how many housing units need to be added to the current housing stock to meet household demand through 2020.

### Housing Supply

The first step in the forecast model is to determine and subtract the number of New Berlin residents expected to live in nursing homes and CBRF's in the end year of the model, 2020. Currently there are 465 nursing home and CBRF units or beds in New Berlin (Figure 7.15). Assuming a five percent vacancy rate there are currently 442 residents of nursing homes or CBRF's living in New Berlin. This represents approximately one percent of New Berlin's current population. Assuming this percentage stays roughly the same through 2020, the number of nursing home/CBRF residents will be 482 persons. This number is subtracted from the overall projected 2020 population for New Berlin of 41,682 persons. The total projected number of persons living in non-group quarters in 2020 will be 41,200.

The second step in the forecast model is to determine the projected number of households and factor in the desired vacancy rate. First, 2020 projected population not living in group quarters (41,200) must be divided by 2020 projected household size (2.45 persons). This number equals 16,816 households. HUD reports that a three percent vacancy rate is a desirable rate for a healthy local housing market that still allows

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for adequate consumer choice. Factoring in the three percent vacancy rate, 17,336 housing units will be required to house the projected number of New Berlin households in 2020.

The current number of housing units within the City (15,821) minus the number of housing units beyond repair (88) equals New Berlin's current usable housing stock (15,733). Finally, subtracting the current usable housing stock from the number of units required to house the projected number of households in 2020 plus a three percent vacancy rate is the number of housing units that must be added to meet New Berlin's housing demand in 2020. The resulting number is 1,603 total new housing units.

### Housing Demand

The forecast model identifies the general number of new housing units that should be added to New Berlin's current housing stock to meet housing demand through 2020. However, greater detail pertaining to the characteristics of these units must be known to effectively guide housing policy through the comprehensive plan target date of 2020. A housing affordability analysis and detailed analysis of household needs based on household size will be completed to identify in greater detail what the characteristics of the 1,603 new housing units should be to enable adequate housing options for all age and income level households that may wish to reside in New Berlin through 2020.

Through the housing affordability analysis it will be determined what household income groups have adequate affordable housing options within the City and which groups need additional affordable housing options. As previously mentioned, HUD defines affordable housing as decent and safe housing that costs no more than 30 percent of a household's annual income. The analysis will focus on four income groups as defined by HUD. These groups are extremely low-income households (below 30 percent of New Berlin median household income), very low-income households (30 to 50 percent), low-income households (50 to 80 percent), and moderate-income households (80 to 95 percent).

To determine if there are adequate amounts of affordable housing for each of the four below median income household groups, their numeric annual income ranges must be determined based on the overall City of New Berlin median annual income of \$75,972. Figure 7.20 outlines these numeric annual income ranges.

Income Category	Income Range	Monthly Income Range
Extremely Low Income	Up to 22,792	Up to 1,899
Very Low Income	22,793 to 37,986	1,900 to 3,166
Low Income	37,987 to 60,778	3,167 to 5,065
Moderate Income	60,779 to 72,173	5,066 to 6,014

Figure 7.20. Annual Income Ranges  
Source: Derived from 2005-2007 ACS data

Figure 7.21 outlines the number of New Berlin households in each income category with the monthly income allotted for housing costs.

Income Category	# of Households	Percentage	Monthly Housing Cost Range
Extremely Low Income	1,422	20%	Up to 570
Very Low Income	1,701	24%	571 to 950
Low Income	2,564	36%	951 to 1,519
Moderate Income	1,442	20%	1,520 to 1,804
<b>Total</b>	<b>7,129</b>		

Figure 7.21. Households per Income Category  
Source: Derived from 2005-2007 ACS data

Figure 7.22 outlines the number of affordable housing units available in New Berlin for extremely low income, very low income, low income and moderate-income households.

Income Category	# of Owner Occupied Units	# of Renter Occupied Units	Total Units	# of Households
Extremely Low Income	138	314	452	1,422
Very Low Income	564	1,770	2,334	1,701
Low Income	2,355	454	2,809	2,564
Moderate Income	1,745	22	1,767	1,442
<b>Totals</b>	<b>4,802</b>	<b>2,560</b>	<b>7,362</b>	<b>7,129</b>

Figure 7.22. Affordable Housing Units Available  
Source: Derived from 2005-2007 ACS data

Figure 7.22 shows that in general there are 7,362 total housing units in New Berlin with monthly mortgages or rents that are affordable for below median income level households. Figure 7.22 also shows there are 7,129 households currently in the City that have annual incomes in the extremely low income through moderate-income levels.

New Berlin's very low income and moderate-income households appear to have adequate affordable housing options. There are 2,334 total units that are affordable for very low-income households and only 1,701 very low-income households in the City.

There are 1,767 total housing units that are affordable for moderate-income households in New Berlin compared to 1,442 moderate-income households. There are also a substantially higher number of owner-occupied housing units (1,745) than households in this income category.

The housing affordability analysis will be used when setting specific housing goals for New Berlin through the year 2020. Findings of this analysis will be particularly important when setting goals to meet Wisconsin Comprehensive Plan State Statutes requirements. One of the requirements that findings from the affordability analysis will be critical in fulfilling is to promote the development of housing for residents of New Berlin and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs.

Figure 7.23 compares the number of households by size and type to the number of housing units by bedroom within the City.

# of Bedrooms	# of Units	# of Fam Households	# of Non-Fam Households
0	76	0	0
1	820	4,080	2,776
2	3213	3,143	602
3	7912	2,458	124
4	3059	956	15
5	288	289	0
6	68	56	0
7	10	0	0
8	4	0	0
9	2	0	0
	<b>Total = 15,452</b>	<b>Total = 10,982</b>	<b>Total = 3,517</b>

Figure 7.23. Household Size and Type by Number of Bedrooms per Unit  
Source: City of New Berlin

Traditionally the criteria for determining if the size of housing units is appropriate for the size and makeup of households residing in an area is number of rooms per unit. However, this methodology is used to determine if overcrowding is a pervasive problem within the study area. An alternative size measure in number of bedrooms will be used for this analysis due to the general income trends of households within New

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Berlin. These trends suggest that preference or options are of greater concern than overcrowding.

The methodology used for determining the number of desired minimum bedrooms for family households and non-family households differs somewhat. With the exception of female only family households (806 households) criterion for minimum desirable bedrooms is one less than the number of persons in a family household. The criterion for minimum desirable bedrooms for non-family households is one bedroom per the number of persons in the household.

The numbers suggest that no households, regardless of family or non-family status, are under served in terms of housing options. At first glance 4,080 family households compared to 820 housing units with the minimum desirable bedrooms of one seems alarming. However, all of these households are married couple households with the majority have the capacity for two incomes. Only nine percent of these households fall into the very low and extremely low income categories for New Berlin (for which one bedroom units may be more desirable for cost purposes). Additionally, all of these households have two people and many likely will choose the option to have the added space of a 2 to 3+ bedroom-housing unit.

Findings of the detailed housing characteristics analysis shows that New Berlin has a fairly healthy mix of housing units by size when compared to size needs of households within the City. The only type of housing units that needs extra attention is the number of one bedroom housing units.

Past trends and vacancy rates should also be considered when determining specific characteristics of the projected number of housing units to be added through 2020. As previously stated, income trends of households have not changed significantly over the last decade. While households have tended to move up somewhat in annual income level over the last decade, when household types are compared their increase in income levels are proportionate to 1990. The significance of this is the percentages of extremely low-income households through moderate-income households should stay roughly proportionate through 2020.

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## Housing Development Environment

To facilitate the addition of the projected new housing units an inventory of land within New Berlin that is suitable for new housing construction must be developed. Amount of developable land, development regulations/land use plans, and infrastructure are essential factors in determining what land is suitable for new housing development. In addition, the inventory can help to identify what types of housing development are suitable for different locations across the City.

## Land Availability and Development Regulations

While the residential demand is fueled by population forecasts, the capacity analysis is a function of land availability, along with constraints to land development. For the purpose of this planning process, the capacity of vacant or agricultural land for new growth was assessed by using existing zoning classifications and densities. In general, the total estimated land capacity is for 1,978 total units of which, 1,641 are single-family and 337 are multi-family units. It can be reasonably projected that based upon past population growth trends, New Berlin has sufficient land supply to meet housing demand needs over the next ten years – out to the year 2020.

Figure 7.24 below outlines the number of potentially developable acres currently zoned for residential or mixed-uses within the City. These figures were determined by combining lands currently zoned R-1/R-2, R-3, R-4, R-4.5, R-5, Rd-1 and Rm-1 as well as all A-1 and A-2 (agriculture) zoned lands.

Assessment Class	Zoning	Vacant Acreage	Zoning Density Factor	Potential # of Units
Agricultural	A-1	678.62	1 unit per 5 acres	136
Agricultural	A-2	997.60	1 unit per 5 acres	200
Agricultural	R-1 / R-2	829.74	1 unit per 5 acres	166
Agricultural	R-3	75.74	2 units per acre	151
Agricultural	R-4	37.57	2.2 units per acre	83
	Agricultural Total	2619.27		
Commercial	A-1	1.08	1 unit per 5 acres	0
Commercial	R-1 / R-2	63.64	1 unit per 5 acres	13
Commercial	R-3	3.03	2 units per acre	6
Commercial	R-4	24.06	2.2 units per acre	53
Commercial	R-4.5	5.55	2.9 units per acre	16
Commercial	R-5	1.65	4.3 units per acre	7
Commercial	Rm-1**	5.73	7 units per acre	40*
	Commercial Total	104.74		
Residential	A-1	17.43	1 unit per 5 acres	3
Residential	A-2	32.77	1 unit per 5 acres	7
Residential	R-1 / R-2	464.90	1 unit per 5 acres	93
Residential	R-3	81.27	2 units per acre	163
Residential	R-4	78.11	2.2 units per acre	172
Residential	R-4.5	68.78	2.9 units per acre	199
Residential	R-5	40.13	4.3 units per acre	173
Residential	Rd-1**	30.90	4.8 units per acre	148 *
Residential	Rm-1**	21.33	7 units per acre	149 *
	Residential Total	835.61		
	Total Acreage	3559.62		
			Total Estimated Units	1,978
			Single-Family Units	1,641
			Multi-Family Units	337

\* Numbers may include projects that have already been approved but not built.

\*\* Multi-Family Densities

Figure 7.24. Potential Lands for Residential Development (based upon current zoning)

Source: City of New Berlin 2009



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The density calculations used in the Figure 7.24 above, are taken from the City's currently adopted Zoning Code and were used to determine an estimated number of single-family and multi-family type housing units that could be approved with potential available land in New Berlin. Note, these numbers do not reflect any potential density bonuses or any enhanced densities for Neighborhoods G and H.

Figure 7.24 shows that if remaining residentially and agriculturally zoned land is developed at current housing densities a maximum of 1,843 units can be added to existing housing stock with 84 percent of those units being single-family units and the remaining 16 percent being multi-family units (apartments, duplexes and condominiums). Based upon revised population trend projections and coupled with existing housing stock, there appears to be sufficient land capacity to meet housing demand out to the year 2020. Development regulations/land use plans have an effect on the amount of land that is available for housing development within New Berlin.

The City's Zoning Ordinance is a tool to implement the recommendations of the comprehensive plan. Zoning ordinance regulations provide a legally viable alternative for increasing residential land capacity and includes language that will guide future plan commission decisions on rezoning. Ordinance language can also encourage the greatest densities allowed for development in its corresponding zoning district based on the future land use map. However, caution must be used in consideration of possible amendments that could be made to increase capacity (especially for single-family zoning districts) such as reducing minimum lot sizes may help the City meet some state mandated housing goals, but could be contradictory to goals previously stated in other City documents such as preservation of the rural character of the western half of the City. The use of Development Regulations/Land Use plans for increasing residential land capacity will be further discussed in the policy and implementation sections of this Plan.

### **Impact of Infrastructure**

The current and future location of infrastructure such as sewer, water, and roads also play a pivotal role in determining where residential development will occur. The City, in early 2009, adopted an Urban Service Area Boundary (USAB) that will be used to define the limits of public utility expansions in accordance with the adopted future land use map (see the Utilities and Community Facilities Chapter). As a result,

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higher density residential developments requiring public utilities will be limited to only those areas that are appropriate as defined by the USAB and the City's adopted MMSD Current Sanitary Sewer Service Area and MMSD Ultimate Planning Area. Amendments to the USAB may occur with Plan Commission, Utility Committee, and/or Common Council approval. In general, the eastern half of the City (east of Calhoun Rd.) is within the Current Sanitary Sewer Service Area and the western half of the City is outside of said service area. The City's Sanitary Sewer Service Area has played a significant role in dictating the types and densities of residential development that has occurred in the eastern and western portions of the City since its adoption in the 1960's.

In large part due to its location within the sanitary sewer service area, the eastern portion of the City has experienced residential development at a much greater density than the western portion. The majority of residential land in the eastern half of the City is zoned for half-acre lots or smaller for single-family parcels that are designed for public services (in some areas the zoning calls for a minimum lot size as small as 10,000 square feet). The eastern half of New Berlin is also where almost all of the City's multi-family developments are located.

The majority of residential land in the western half is zoned for minimum five-acre density lots that are designed for Private On-Site Wastewater Treatment Systems (POWTS). There are some subdivisions that were pre-existing to the current zoning regulations that have smaller lots, some at only half-acre densities. The lack of sewer service area encourages larger lots that are designed to contain POWTS. These larger lots give the western portion of the City a rural feel that has been identified as a positive attribute that should be maintained. It should be noted though that the City should continue to work with Waukesha County to ensure that any existing POWTS do not become nuisances and/or create environmental health issues due to saturation and/or ineffectiveness. If this should occur, the City should work cooperatively to take corrective action in order to assure the safety of the public's health. Environmental corridors, agricultural zoning, and agricultural holding zone zoning also contribute heavily to the rural feel of the western portion of New Berlin.

The transportation element of the City's Comprehensive Plan will also need to be taken into consideration regarding residential development. Residential development policies recommended by the housing element must be consistent with the seven major objectives recommended by the transportation element of the Comprehensive Plan. Three

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objectives that are especially interrelated to future residential development recommendations include: the level of service should not fall below a "C", maintain a hierarchical and interconnected street network, and minimize the environmental impact of transportation facilities. These requirements will play a role in the location and site layout of residential development through the plan target date of 2020.

A combination of all the factors previously discussed in the development environment section will determine the quantity, type, and location of future residential development within New Berlin. Findings from this section show that single-family developments with greater densities and multi-family developments will be limited to the eastern half of New Berlin. For this reason attempts to increase residential land capacity will have to be concentrated on this half of the City. Recommendations within the housing element should reflect findings from the Utilities and Community Facilities Chapter to ensure well-planned residential development through 2020.

## RESIDENTIAL PROPERTY MAINTENANCE

Maintaining the integrity and quality of life in the City's neighborhoods is the goal of the City's Department of Community Development (DCD).

The Department of Community Development implements the ordinances and policies adopted by the City for the public health, safety, welfare of the general public. The Department is responsible for enforcing the majority of the City's Municipal Codes. These codes are New Berlin's "rules and regulations." They are recorded as ordinances, which the City has adopted and enforces as laws. The Municipal Code is based on high standards set by the residents and business owners to ensure an attractive and well maintained community. These codes were put in place to keep the City a beautiful and safe place in which to live, work, and play.

To prevent portions of the New Berlin community from becoming dilapidated, the City furthered its efforts by adopting, in general, the International Property Maintenance Code created a residential property maintenance program. To ensure compliance, the Department needs to proactively work with property owners, residents and businesses to keep residential neighborhoods and commercial areas well-maintained. In addition to investigating any complaints, the Department may wish to visit neighborhoods throughout the City to check for any problems that concern public safety or affect property values.

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The program will operate and the Department will investigate on a complaint-based format. Property owners will be notified of any problem(s) found and given a deadline to find a remedy for it. Timeframes could range from one-day to remove a trash can from the front of a house, to 30 days to remove an inoperative vehicle. If a property owner does not comply within the timeframe given, a citation may be issued.

The purpose of the City's property maintenance requirements is to preserve property values while assuring a clean and attractive community. Residents would be encouraged to maintain attractive home exteriors and lands that will translate into a positive effect on the overall appearance of your neighborhood. As neighborhoods age, preserving and enhancing the value of your home and the aesthetic quality of your neighborhood become even more important.

The City's Department of Community Development will proactively investigate Municipal Code violations. Commercial and industrial areas in the City are also encouraged to maintain attractive places of business.

**2011 Update:**

On April 10, 2012, the Common Council approved Ordinance #: 2482 to create Chapter 201.1 and amend Chapter 175-3 of the Municipal Code of the City of New Berlin with respect to the issue of Residential Property Maintenance.

## MULTI-FAMILY DEVELOPMENT STANDARDS

Quality housing development impacts not only the value of the and ultimately the City. Design and development standards can help to maintain a minimum level of quality and help to sustain property values. They ensure that all property owners should follow the same regulations while still providing for individual preferences. The City should enact the following design standards for all new or expanded multiple family residential projects, and enforce them during site plan review, conditional use, and planned unit development processes and throughout construction. More detailed development standards should be developed.

- Incorporate architectural design that fits the context of the surrounding neighborhood, and New Berlin's overall character. Encourage layouts where buildings appear as a grouping of smaller residences.
- Use brick and other natural materials on building facades. Avoid monotonous facades and box-like buildings. Incorporate balconies, porches, garden walls, varied building and facade setbacks, varied roof designs, and bay windows.
- Orient buildings to the street, making entries accessible to public sidepaths (if constructed) to increase pedestrian activity. Include private sidewalk connections.
- Locate parking, dumpsters, and other potentially unattractive uses behind buildings and out-of-sight from the public right-of-way.
- For parking lots and garages, (a) locate garage doors and parking lots so they are not the dominant visual element; (b) screen parking areas from public view; (c) break up large parking lots with landscaped islands and similar features; (d) provide direct links to building entrances by pedestrian walkways physically separated from vehicular movement areas, especially for the physically disabled; (e) large parking garages are undesirable, but where necessary, break up facades with foundation landscaping, varied facade setbacks, and recessed garage doors.
- Provide generous landscaping of sufficient size and placed in appropriate media at time of planting. Emphasize landscaping (a) along all public and private street frontages; (b) along the perimeter of all paved areas and in islands in larger parking lots; (c) along all building foundations; (d) along yards separating land uses which differ in intensity, density or character; (e) around all outdoor storage areas such as trash receptacles and recycling bins (or include screening walls in these areas); (f) around all utility structures or mechanical structures visible from public streets or less intensive land uses.
- Provide on-site recreational and open space areas to serve the needs of residents. Whenever possible, develop contiguous rear yards as a unit to encourage use by building residents and guests.