

Housing Narrative: Town of Middleton

Most expensive development fees in Dane County

#6 out of 16
in Development Fee Cost

The Town of Middleton ranks fairly average in overall development fees across Dane County. However, their planning fees rank as one of the most expensive out of the 16 municipalities examined under MABA's fee study.

Permit starts have also not kept pace with demand. MTD data shows 41 housing starts in 2022 before sharply falling in 2023, and has never fully recovered since.

The Dane County Regional Housing Study reported that the Town of Middleton would need to produce 338 new single family units per year to meet future demand.

Middleton (T)

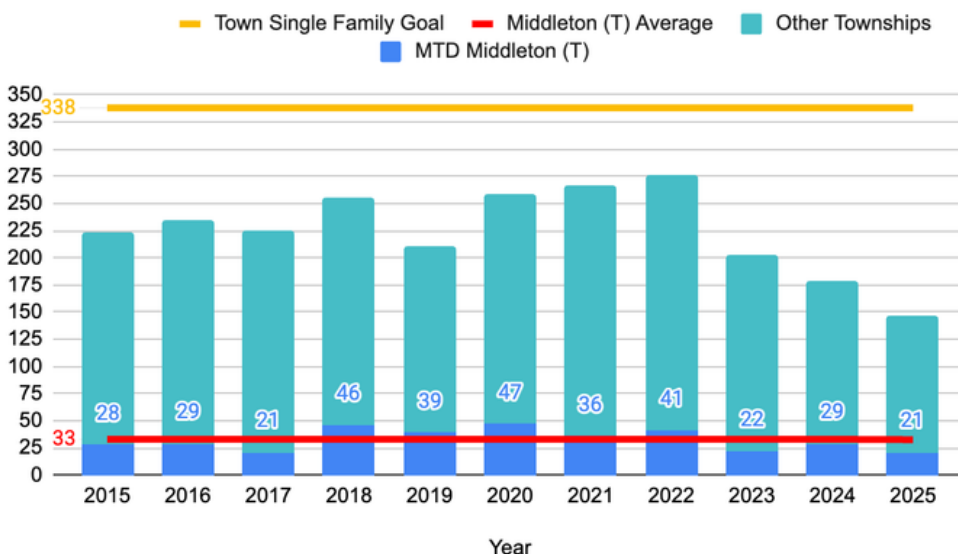


Table 1: Annual Single-Family Permit Starts and Regional Housing Strategy Targets

**Income Needed
to Afford New Home**
\$172,601

National Association of Home Builders

**Middleton (T)
Local Mill Rate**
0.001539315

Dane County Treasury Department

**Middleton (T) Mill Rate
Rank**
1 of 15

Dane County Treasury Department

**Middleton (T) Parcel
Numbers**
3147

Dane County Treasury Department

Municipal Fee Rank



Overall

6 of 16



Impact

5 of 16



Planning

15 of 16



Building

3 of 16



Engineer

10 of 16

* Fee Rankings (1-16 with 16 being highest cost and, 1 being lowest)

**Annual New Single Family
Housing Units Needed:**
338

Annual Unit Starts (Avg.):
33

**Housing Progress Report
Goal Not Met:
Missing 317
Housing Units In 2025**

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Possible Solution

To address these challenges, the Town of Middleton should explore reducing or restructuring planning fees. Any consideration of increasing these fees would be counterproductive to housing growth.

Additionally, the comprehensive plan should increase the amount of land available for development. Approval of additional lots and growth in permits would provide a more robust and long-term economic impact that increases a net new construction tax base.

Educational Resources

- **Housing Supply Accelerator** - <https://www.nahb.org/-/media/NAHB/advocacy/docs/state-and-local/housing-accelerator-playbook.pdf>
 - The Housing Supply Accelerator (HSA) Playbook is for local elected officials and community planners working to boost diverse, attainable, and equitable housing supply in communities nationwide.
- **Creating Housing for All Brochure** - <https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/housing-affordability/nahb-attainable-housing-brochure-2019.pdf?rev=ad31433c972b451d80254c1cb8ca334d>
 - Quick overview of solutions for housing
- **Land Development Checklist** - <https://www.nahb.org/-/media/NAHB/advocacy/docs/industry-issues/land-use-101/orientation/land-development-checklist>
 - This checklist outlines the typical process developers should go through. This resource will help both developers and public officials better understand the many steps in the land development process, the timeline, likely costs, and required due diligence associated with residential development.
- **Development Process Efficiency: Cutting Through the Red Tape** - <https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/housing-affordability/development-process-efficiency.pdf>
 - This report focuses on the land development review and approval process, an arcane-sounding component of housing development, but one that impacts the cost of new housing at all price levels.
- **NAHB Impact Fee Primer** - <https://www.nahb.org/-/media/7AC7AA3E405D43C7A5C7D40B3760EB61.ashx>
 - Resource that breaks down what impact fees are, how they are typically calculated, the pros and cons to impact fees, and lists possible alternatives
- **NAHB Priced Out Portal** - <https://www.nahb.org/news-and-economics/housing-economics/housings-economic-impact/households-priced-out-by-higher-house-prices-and-interest-rates>
 - Increases in home prices, mortgage rates, and property taxes have a direct impact on housing affordability. These factors lead to many Americans being priced out of the housing market. NAHB's "priced-out" methodology calculates how many households would be affected by these changes.
- **DANE COUNTY REGIONAL HOUSING PRIORITIES, STRATEGIES AND ACTION ITEMS, 2024 - 2028** - <https://rhs.danecounty.gov/documents/pdf/DCRHS-SAPReport-FNL-web-STRATEGIC-ACTION-PLAN.pdf>
 - Regional Housing Strategy with 17 strategies on how to address housing crisis in Dane County
- **A Road Map to Solving Dane County's Housing Crisis: Strategic Action Plan 2024-2028** - <https://rhs.danecounty.gov/documents/pdf/FactSheets/RHS-FactSheet-v3FINAL.pdf>
 - RHS Quick Fact sheet expanding on housing crisis
- **RHS BEST PRACTICES RESIDENTIAL ZONING CODE** - <https://rhs.danecounty.gov/documents/pdf/Best-Practices-Residential-Zoning---11.5.25.pdf>
 - The Best Practices Residential Zoning Guide is a resource for Dane County communities to evaluate and identify regulatory barriers that limit housing supply and diversity, as well as regulations that increase the cost of housing.

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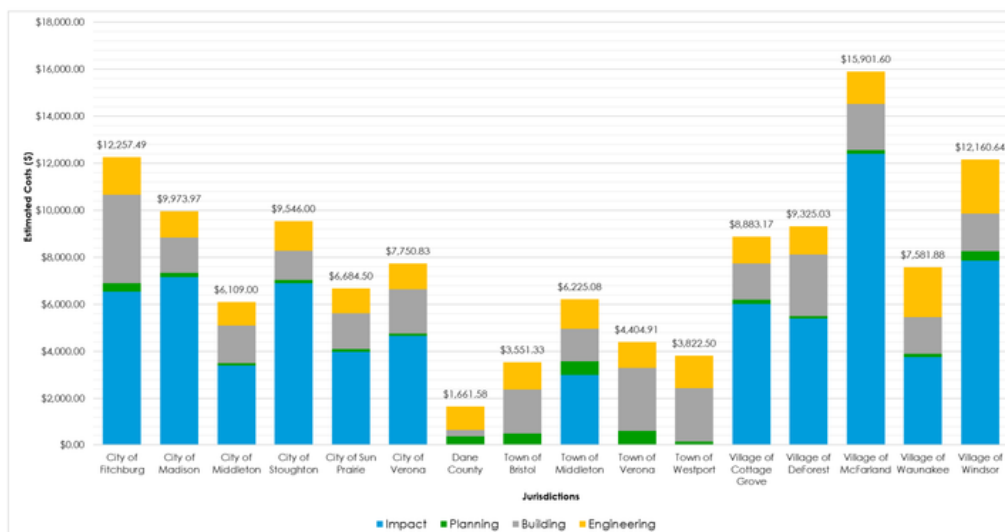


Table 2: Estimated Single-Family Development Fees

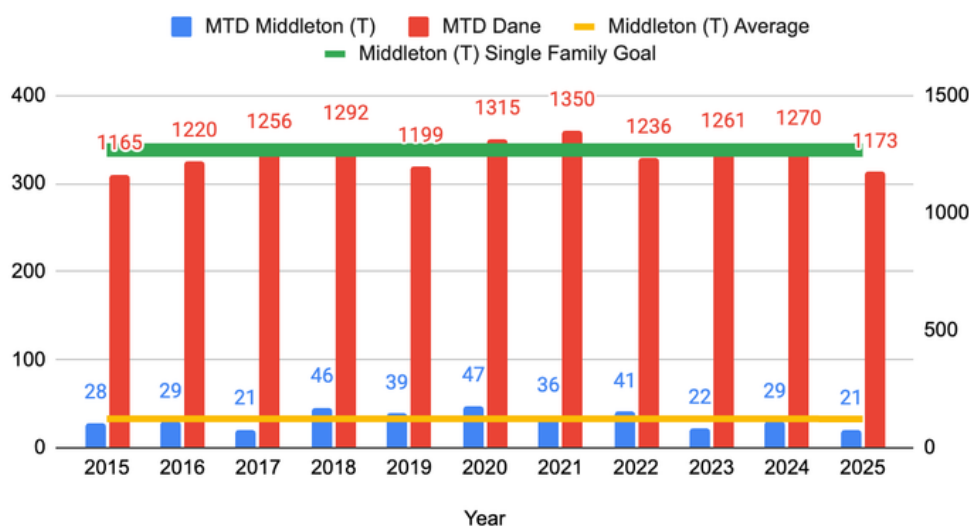


Table 3: Single-Family Permit Trends Compared to Dane County and Regional Housing Goals

Dane County Average
Home Price
\$556,556

MTD Marketing Services of Wisconsin

Middleton (T) Weighted Avg.
Mill Rate
0.012353286

Dane County Treasury Department

Estimated annual
property taxes
\$6,875.30

Middleton (T) New Average
Home Price
\$1,144,810

MTD Marketing Services of Wisconsin

Middleton (T) Weighted
Avg. Mill Rate
0.012353286

Dane County Treasury Department

Estimated annual
property taxes
\$14,142.17

Housing Narrative: Town of Middleton

2.9 Town of Middleton

Town of Middleton Per-Home Fee Amounts



Town of Middleton Housing Affordability Analysis		Below Average Median Income (AMI)		Average Median Income (AMI)	Above Average Median Income (AMI)	
		Workforce Housing Range				
		Owner-Occupied Housing Units				
Owner-Occupied Affordability		60% AMI	80% AMI	100% AMI	120% AMI	150% AMI 180% AMI
Town of Middleton Median Income*		\$112,468	\$149,957	\$187,446	\$224,935	\$281,169 \$337,403
Median Single-Family Home Value**		\$825,000	\$825,000	\$825,000	\$825,000	\$825,000 \$825,000
Affordable Mortgage (2.5 x income)		\$281,169	\$374,892	\$468,615	\$562,338	\$702,923 \$843,507
Affordability Gap - Owner Occupied		-\$543,831	-\$450,108	-\$356,385	-\$262,662	-\$122,078 \$18,507
		Renter-Occupied Housing Units				
Renter-Occupied Affordability		60% AMI	80% AMI	100% AMI	120% AMI	150% AMI 180% AMI
Town of Middleton Median Income*		\$112,468	\$149,957	\$187,446	\$224,935	\$281,169 \$337,403
Median Annual Rent*** (\$3,500+ x 12)		\$42,000	\$42,000	\$42,000	\$42,000	\$42,000 \$42,000
Affordable Rent (30% of income)		\$33,740	\$44,987	\$56,234	\$67,481	\$84,351 \$101,221
Affordability Gap - Renter Occupied		-\$8,260	\$2,987	\$14,234	\$25,481	\$42,351 \$59,221

Sources: American Community Survey 2023 5-yr estimates, and Vierbicher.

* Median Income per 2023 ACS 5-yr estimates - [\\$1903 Median Income in Past 12 Months \(in 2023 Inflation-Adjusted Dollars\)](#)

** 2024 Median SF Sale Price Sold, per MLS as proxy for Median Single-Family Home Value. Sample Size: 62 single-family homes sold and 76 listed. Data collected by Vierbicher staff April 7, 2025.

*** Median Annual Rent from 2023 ACS 5-yr estimates - [DP04 Selected Housing Characteristics](#)

Median Sale Price vs. Total Estimated Fee Costs Per Home

	City of						Dane County*	Town of				Village of				
	Fitchburg	Madison	Middleton	Stoughton	Sun Prairie	Verona		Bristol	Middleton	Verona	Westport	Cottage Grove	DeForest	McFarland	Waunakee	Windsor
2024 Median Sale Price Sold	\$474,900.00	\$449,900.00	\$569,250.00	\$402,000.00	\$445,000.00	\$561,924.00	\$475,000.00	\$585,000.00	\$825,000.00	\$649,000.00	\$685,000.00	\$485,000.00	\$469,900.00	\$491,000.00	\$610,000.00	\$550,000.00
Total Fee Costs per 2,500 sq. ft. home (Condition 1 - 60 lots)	\$12,257.49	\$10,367.30	\$6,109.00	\$9,546.00	\$6,684.50	\$7,750.83	\$1,661.58	\$3,551.33	\$6,225.08	\$4,404.91	\$3,822.50	\$8,883.17	\$9,325.03	\$15,901.60	\$7,581.88	\$12,160.64
Fee Costs as percentage of 2024 Median Sale Price	2.58%	2.30%	1.07%	2.37%	1.50%	1.38%	0.35%	0.61%	0.75%	0.68%	0.56%	1.83%	1.98%	3.24%	1.24%	2.21%

Lowest value
Highest value
*Dane County contains numerous Towns and Townships' whose fees may vary and therefore have not been included. This lowers the reported Fee Costs for Dane County.



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Broad Town Note:
NO impact fees, or
the very common
parkland “fee in lieu
of” were discovered

TOWN OF MIDDLETON

SOURCE	FEE TYPES Investigated	Town of Middleton 2025 Fees	Condition 1 (60 SF homes; 2500 sq ft)		Condition 2 (35 SF homes; 3500 sq ft)	
	Impact Fees	Duration/Per Unit	Cost per home	Cost for development	Cost per home	Cost for development
Revised April 3, 2025	Park Impact Fee (fee in lieu of land dedication)	\$ 980.00	\$ 980.00	\$ 58,800.00	\$ 980.00	\$ 34,300.00
Revised April 3, 2025	Transportation (Trails) Impact Fee	\$ 2,019.00	\$ 2,019.00	\$ 121,140.00	\$ 2,019.00	\$ 70,665.00
	Planning Fees					
https://town.middleton.wi.us/vertical/Sites/%7B97A50AAB-3824-4833-ACEA-EF2B9A14C856%7D/uploads/Town_Fee_Schedule_revised_1_20_2025.pdf	Application fees	\$ 150.00	\$ 2.50	\$ 150.00	\$ 4.29	\$ 150.00
	Conditional Use Permit (CUP)/ Rezone/ Other	\$ 1,500.00	\$ 25.00	\$ 1,500.00	\$ 42.86	\$ 1,500.00
	Certified Survey Maps (CSM) (escrow/deposit)	\$ 2,500.00	\$ -	\$ -	\$ -	\$ -
https://danecountyplanning.com/documents/pdf/Zoning-Forms/Land-division-application.pdf	Dane County - Subdivision Preliminary Plat	\$ 600.00	\$ 10.00	\$ 600.00	\$ 17.14	\$ 600.00
	Dane County - Subdivision Final Plat	\$265.00/lot	\$ 265.00	\$ 15,900.00	\$ 265.00	\$ 9,275.00
https://town.middleton.wi.us/vertical/Sites/%7B97A50AAB-3824-4833-ACEA-EF2B9A14C856%7D/uploads/Town_Fee_Schedule_revised_1_20_2025.pdf	Plat, 15 or less lots (escrow/deposit)	\$ 10,000.00	\$ -	\$ -	\$ -	\$ -
	Plat, 16 or more lots (escrow/deposit)	\$ 15,000.00	\$ 250.00	\$ 15,000.00	\$ 428.57	\$ 15,000.00
https://danecountyplanning.com/documents/pdf/Zoning-Forms/Dane-County-Rezone-Application.pdf	Dane County - Rezone	\$ 395.00	\$ 6.58	\$ 395.00	\$ 11.29	\$ 395.00
	Recording Fees (Register of Deeds)	\$ 30.00	\$ 30.00	\$ 1,800.00	\$ 30.00	\$ 1,050.00
	Subdivider to pay all legal/consulting fees incurred?	Actual Costs	\$ -	\$ -	\$ -	\$ -
	Building Permit Fees (pdf dated 2020-2022)					
https://town.middleton.wi.us/vertical/Sites/%7B97A50AAB-3824-4833-ACEA-EF2B9A14C856%7D/uploads/Town_Fee_Schedule_revised_1_20_2025.pdf	Early Start Fee	\$ 125.00	\$ 125.00	\$ 7,500.00	\$ 125.00	\$ 4,375.00
	Wisconsin Uniform Building Permit Seal	\$ 37.00	\$ 37.00	\$ 2,220.00	\$ 37.00	\$ 1,295.00
https://town.middleton.wi.us/vertical/Sites/%7B97A50AAB-3824-4833-ACEA-EF2B9A14C856%7D/uploads/(4)_Building_Permit_Fee_Schedule_05.17.21.pdf	Building Permit	Min. \$100.00; \$0.15/sq. ft.	\$ 375.00	\$ 22,500.00	\$ 525.00	\$ 18,375.00
	Electrical	Min. \$100.00; \$0.06/sq. ft.	\$ 150.00	\$ 9,000.00	\$ 210.00	\$ 7,350.00
	Plumbing	Min. \$100.00; \$0.06/sq. ft.	\$ 150.00	\$ 9,000.00	\$ 210.00	\$ 7,350.00
	HVAC	Min. \$100.00; \$0.06/sq. ft.	\$ 150.00	\$ 9,000.00	\$ 210.00	\$ 7,350.00
	Driveway or Access Permit	\$ 400.00	\$ 400.00	\$ 24,000.00	\$ 400.00	\$ 14,000.00
	Engineering Fees					
	Staking	\$ 1,000.00	\$ 1,000.00	\$ 60,000.00	\$ 1,000.00	\$ 35,000.00
https://town.middleton.wi.us/vertical/Sites/%7B97A50AAB-3824-4833-ACEA-EF2B9A14C856%7D/uploads/Town_Fee_Schedule_revised_1_20_2025.pdf	Erosion Control	\$125.00+actual costs	\$ 125.00	\$ 7,500.00	\$ 125.00	\$ 4,375.00
	Stormwater Permit	\$125.00+actual costs	\$ 125.00	\$ 7,500.00	\$ 125.00	\$ 4,375.00