

Housing Narrative: City of Middleton

Most expensive development fees in Dane County

#5 out of 16
in Development Fee Cost

The City of Middleton has some of the best development fees across Dane County, ranking 5th overall out of 16 municipalities that were examined in MABA's fee study.

Development also skyrocketed in 2024, and continued to grow in 2025. This data highlights how Middleton's fee structure may be encouraging new housing supply.

Middleton (C)

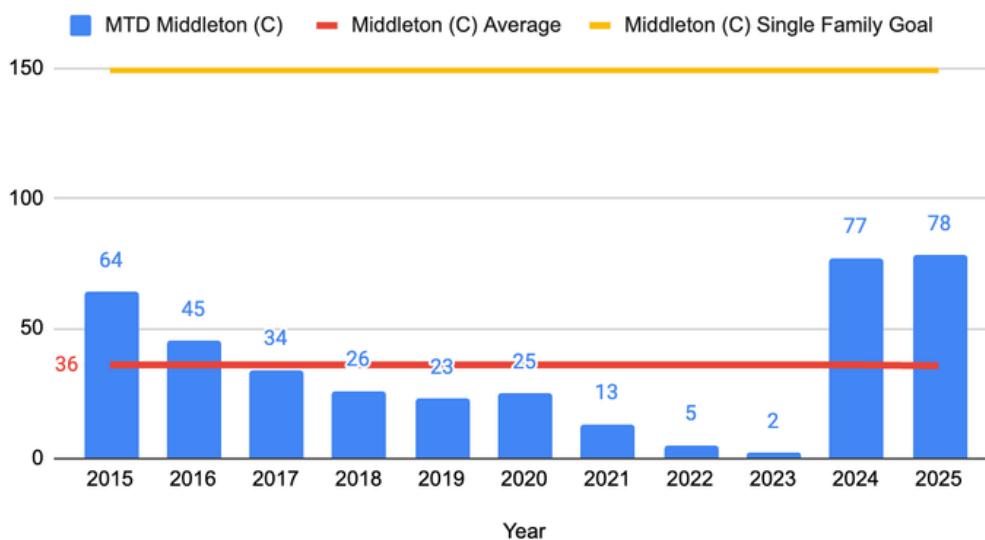


Table 1: Annual Single-Family Permit Starts and Regional Housing Strategy Targets

Chad Lawler Executive Director
clawler@maba.org

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

National Association of Home Builders

**Middleton
Local Mill Rate
0.005768985**

Dane County Treasury Department

**Middleton Mill Rate
Rank
11 of 15**

Dane County Treasury Department

**Middleton Parcel
Numbers
7807**

Dane County Treasury Department

Municipal Fee Rank



Overall

5 of 16



Impact

6 of 16



Planning

3 of 16



Building

9 of 16



Engineer

2 of 16

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

**Annual New Single Family
Housing Units Needed:
149**

**Annual Unit Starts (Avg.):
36**

**Housing Progress Report
Goal Not Met:
Missing 71
Housing Units In 2025**

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Possible Solution

The City of Middleton should continue to keep development fees as low as possible in order to further encourage development and economic growth.

The Dane County Regional Housing Strategy set a goal of 149 new annual single family housing units needed in Middleton to keep up with the expected population growth across Dane County. In order to achieve this the City of Middleton must remain a crucial part of development across Dane County

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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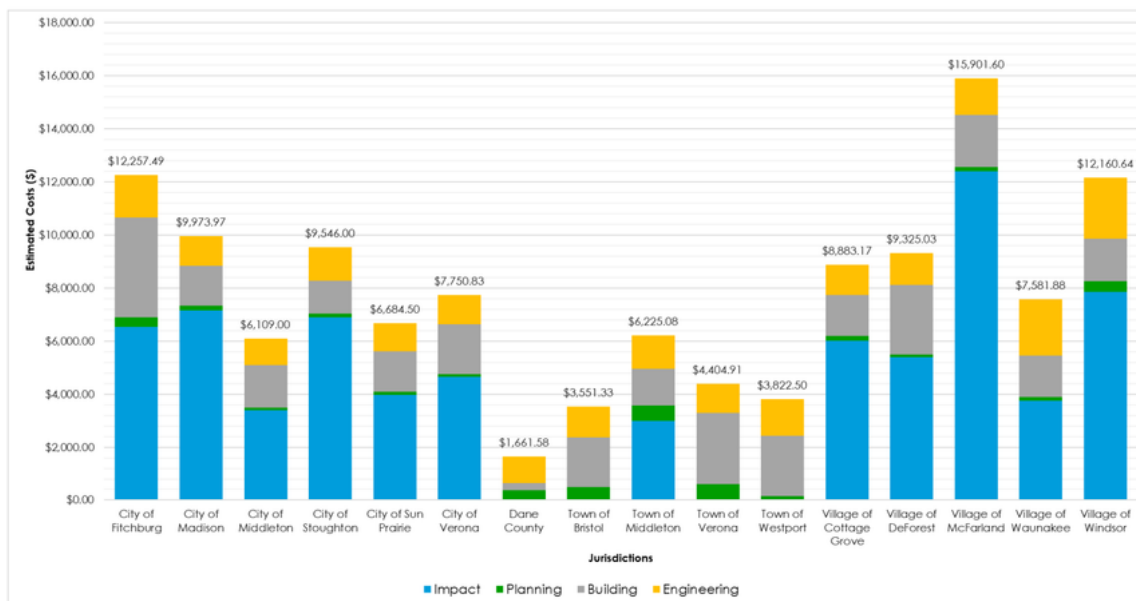


Table 2: Estimated Single-Family Development Fees

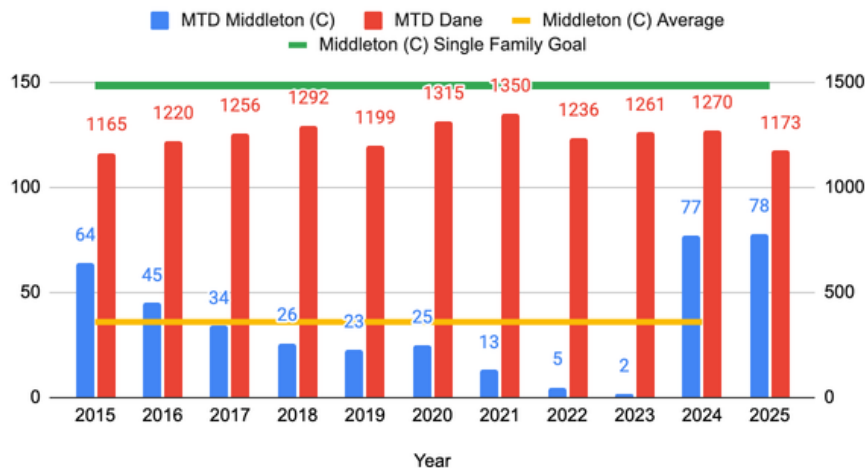


Table 3: Single-Family Permit Trends Compared to Dane County and Regional Housing Goals

Dane County Average
Home Price
\$556,556

MTD Marketing Services of Wisconsin

Middleton Weighted Avg.
Mill Rate
0.019002998

Dane County Treasury Department

Estimated annual
property taxes
\$10,576.24

Middleton New Average
Home Price
\$558,128

MTD Marketing Services of Wisconsin

Middleton Weighted Avg.
Mill Rate
0.019002998

Dane County Treasury Department

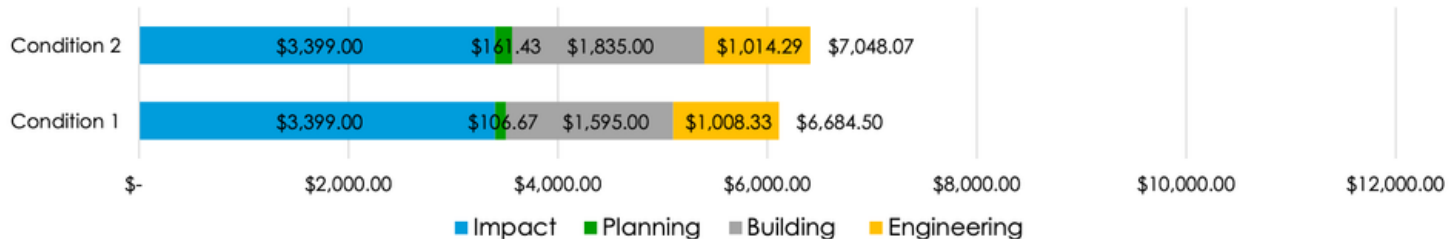
Estimated annual
property taxes
\$10,606.11

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2.3 City of Middleton

City of Middleton Per-Home Fee Amounts



City 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
City of Middleton Median Income*	\$51,316	\$68,421	\$85,526	\$102,631	\$128,289	\$153,947
Median Single-Family Home Value**	\$569,250	\$569,250	\$569,250	\$569,250	\$569,250	\$569,250
Affordable Mortgage (2.5 x income)	\$128,289	\$171,052	\$213,815	\$256,578	\$320,723	\$384,867
Affordability Gap - Owner Occupied	-\$440,961	-\$398,198	-\$355,435	-\$312,672	-\$248,528	-\$184,383
	Renter-Occupied Housing Units					
Renter-Occupied Affordability	60% AMI	80%AMI	100%AMI	120% AMI	150%AMI	180% AMI
City of Middleton Median Income*	\$51,316	\$68,421	\$85,526	\$102,631	\$128,289	\$153,947
Median Annual Rent*** (\$1,357 x 12)	\$16,284	\$16,284	\$16,284	\$16,284	\$16,284	\$16,284
Affordable Rent (30% of income)	\$15,395	\$20,526	\$25,658	\$30,789	\$38,487	\$46,184
Affordability Gap - Renter Occupied	-\$889	\$4,242	\$9,374	\$14,505	\$22,203	\$29,900

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: 172 single-family homes sold out of 219 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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CITY OF MIDDLETON

SOURCE	FEE TYPES investigated	City of Middleton 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
https://www.cityofmiddleton.us/DocumentCenter/View/329/Middleton-Ordinance-Fee-Schedule-PDF?bidId=	Fire Facilities Impact Fee (single family)	\$ 238.00	\$ 238.00	\$ 14,280.00	\$ 238.00	\$ 8,330.00
	EMS Facilities Impact Fee (single family)	\$ 260.00	\$ 260.00	\$ 15,600.00	\$ 260.00	\$ 9,100.00
https://www.cityofmiddleton.us/DocumentCenter/View/329/Middleton-Ordinance-Fee-Schedule-PDF?bidId=	Parkland Fees In Lieu (all other dwelling types)	\$ 2,901.00	\$ 2,901.00	\$ 174,060.00	\$ 2,901.00	\$ 101,535.00
-						
	Planning Fees					
	Conditional Use Permit (CUP)	\$ 500.00	\$ -	\$ -	\$ -	\$ -
	Fees for lots shown on certified survey and GIS and records update	\$400.00+ \$55.00 per lot	\$ -	\$ -	\$ -	\$ -
	Fees to defray administrative expenses – preliminary plat review	\$400.00+\$50.00/acre	\$ 15.00	\$ 900.00	\$ 25.71	
https://www.cityofmiddleton.us/DocumentCenter/View/329/Middleton-Ordinance-Fee-Schedule-PDF?bidId=	Fees to defray administrative expenses – final plat review and GIS and records update	\$900.00+\$80.00/acre	\$ 28.33	\$ 1,700.00	\$ 48.57	\$ 1,700.00
	Rezoning - multiple lots & Planned Development District up to 50 acres	\$ 2,000.00	\$ 33.33	\$ 2,000.00	\$ 57.14	\$ 2,000.00
	Appeals and Variances	\$ 500.00	\$ -	\$ -	\$ -	\$ -
-	Recording Fees (Register of Deeds)	\$ 30.00	\$ 30.00	\$ 1,800.00	\$ 30.00	\$ 1,050.00
https://www.cityofmiddleton.us/DocumentCenter/View/329/Middleton-Ordinance-Fee-Schedule-PDF?bidId=	Deposit for consultant review costs (IF rezoning; CUP, PUD)	\$ 5,000.00	\$ -	\$ -	\$ -	\$ -
	Subdivider to pay all legal/consulting fees incurred?	yes	\$ -	\$ -	\$ -	\$ -
	Building Permit Fees (09/10/2020)					
https://www.cityofmiddleton.us/DocumentCenter/View/122/Zoning-Permit-App	Zoning Permit	\$ 300.00	\$ 300.00	\$ 18,000.00	\$ 300.00	\$ 10,500.00
	Wisconsin UDC Building Permit Seal	\$ 45.00	\$ 45.00	\$ 2,700.00	\$ 45.00	\$ 1,575.00
	Building Permit Fees (Group 1 = Residential rates)	\$150.00 + \$0.090/sq ft	\$ 375.00	\$ 22,500.00	\$ 465.00	\$ 16,275.00
	Electrical (Group 1 = Residential rates)	\$50.00+0.050/sq. ft	\$ 175.00	\$ 10,500.00	\$ 225.00	\$ 7,875.00
https://www.cityofmiddleton.us/DocumentCenter/View/62/Permit-Fees-Schedule?bidId=	Plumbing (Group 1 = Residential rates)	\$50.00+0.050/sq. ft	\$ 175.00	\$ 10,500.00	\$ 225.00	\$ 7,875.00
	HVAC (Group 1 = Residential rates)	\$50.00+0.050/sq. ft	\$ 175.00	\$ 10,500.00	\$ 225.00	\$ 7,875.00
	Temporary Electrical (residential)	\$ 50.00	\$ 50.00	\$ 3,000.00	\$ 50.00	\$ 1,750.00
	Residential Plan Review (single family)	\$ 150.00	\$ 150.00	\$ 9,000.00	\$ 150.00	\$ 5,250.00
	Failure to obtain an Occupancy Permit	\$ 250.00	\$ -	\$ -	\$ -	\$ -
https://www.cityofmiddleton.us/DocumentCenter/View/62/Permit-Fees-Schedule?bidId=	Building Inspector - Erosion Control (for new residential construction only)	\$ 150.00	\$ 150.00	\$ 9,000.00	\$ 150.00	\$ 5,250.00
	Engineering Fees					
	Staking	\$ 1,000.00	\$ 1,000.00	\$ 60,000.00	\$ 1,000.00	\$ 35,000.00
	Fees for Erosion Control Plans	\$ 250.00	\$ 4.17	\$ 250.00	\$ 7.14	\$ 250.00
https://www.cityofmiddleton.us/DocumentCenter/View/329/Middleton-Ordinance-Fee-Schedule-PDF?bidId=	Stormwater Permit Application Fee	\$ 250.00	\$ 4.17	\$ 250.00	\$ 7.14	\$ 250.00
	Stormwater Permit - Review fees	Actual cost to the city	\$ -	\$ -	\$ -	\$ -

Special Impact Fees:

- Fire Facilities Impact Fee (\$238)
- EMS Facilities Impact Fee (\$260) (both for single family)

3.11 - Impact Fee Administration.

11. Exemptions

- a. Purpose - It is the established policy of the City of Middleton to encourage the development of owner occupied housing for a range of incomes, to protect and preserve the community's investment in existing housing and neighborhoods. To further these goals, the City of Middleton supports programs to encourage affordable housing alternatives in the City. To the extent impact fees impose a burden upon such programs, the Common Council has determined that it is in the public interest to exempt housing involved in such programs from impact fees or provide rebates where appropriate.
- b. Housing Programs Eligible for Exemption - Any property constructed pursuant to any of the following programs or policies shall be entitled to an exemption or rebate of impact fees imposed upon the subject property:
 - i. City of Middleton Workforce Housing Agreement;
 - ii. City of Middleton Down Payment Assistance Program;
 - iii. Dane County Housing Authority Down Payment Assistance Program;
 - iv. Wisconsin Partnership for Housing Development Down Payment Plus Advantage Program;
 - v. Federal Low Income Housing Tax Credits. Exemption shall be granted only in proportion to the number of rent restricted units provided.
 - vi. Habitat for Humanity.
- c. How Granted - Impact fees shall be waived by Workforce Housing Agreement in new developments for each dwelling unit reserved for qualifying homebuyers earning eighty (80) percent or less than the area median income. For other programs, the City Administrator shall notify the appropriate officers or employees charged with the administration of each eligible program and coordinate with such individuals in developing policies to ensure that when a residential unit is constructed pursuant to an eligible program that impact fees are not charged at the time the building permit is issued. Such policies may require the eligible recipient of program benefits to provide any reasonable documentation appropriate to the applicable program to prove eligibility. Although the City Administrator and his or her designees shall make every effort to ensure fees are not charged where an eligible program warrants exemption, it shall be the ultimate responsibility of the eligible recipient of program benefits to ensure impact fees are not charged and that adequate support for the exemption is provided.

19.06 - Required Improvements

k. Dedication of Parks and Public Sites

The requirements of this Subsection are established to ensure that adequate parks, open spaces and sites for other public uses are properly located and preserved as the City grows and that the cost of providing the park and recreation sites and facilities necessary to serve the additional people brought into the community by land development may be equitably apportioned on the basis of the additional needs created by the development. The requirements shall apply to all lands proposed for all residential developments.

1. In the design of a subdivision, including minor subdivisions, or planned developments, provisions shall be made for suitable sites of adequate area for parks, playgrounds, open spaces, schools and other public purposes. Such sites as shown on the Official Map, Comprehensive Plan or Parks and Open Space Plan shall be made a part of the design. Where such are not shown on said plans or map, consideration shall be given to the preservation of scenic and historic sites, stands of trees, marshes, ponds, streams, and woodland, prairie and wetland plant and animal communities.
2. The subdivider shall dedicate suitable land for the park, recreation and open space needs of the development in accordance with standards and recommendations contained in the Plan for Parks and Open Space. This shall include the provision of pedestrian and bikeway linkages necessary to provide access to park, recreation and open space areas as determined by the Plan Commission and Park, Recreation and Forestry Commission. All required land dedication under this Subsection are in addition to the dedications or reservations required in Section 19.06(3)(j).
3. The subdivider shall dedicate sufficient land area and/or fees to provide adequate park, playground, recreation and open space to meet the needs to be created by and to be provided for the subdivision, minor subdivision, or planned development project. At least one thousand four hundred fifty (1,450) square feet of land shall be dedicated for each proposed residential dwelling unit within the subdivision, minor subdivision or planned development project. Where a definite commitment is made by the subdivider with respect to the number of dwelling units to be constructed on any parcel of land, the dedication shall be based on that number. Where no such commitment exists, the dedication shall be based on the maximum number of dwelling units permitted in the zoning district.
 - a. If the number of lots in the plat or survey is increased, or
 - b. The zoning classification is changed to increase the number of dwelling units allowed, or
 - c. The committed number of dwelling units is increased by the subdivider, developer or landowner, the Plan Commission shall require additional dedications for the allowed increase in dwelling units.
4. All subdivisions, minor subdivisions and planned development projects are required to provide convenient pedestrian and bicycle linkages to park and recreation sites. Where, in the opinion of the Plan Commission, such linkages are required outside the public right of way, they shall be reserved by easement and developed as an obligation of the subdivider or developer. The development of linkages shall not be counted toward the park land dedication requirements in Subsection 3 above.

19.06 - Required Improvements

k. Dedication of Parks and Public Sites

5. Whenever a park site, recreation site or other public site, that is designated in the Park and Open Space Plan, Comprehensive Plan or Official Map, is of a larger area than the required dedication established herein, the required dedication shall occur at the same time as final plat approval. The remaining lands may be reserved by the Common Council for a period not to exceed three (3) years, unless extended by mutual agreement. During such time period, the City may, in its discretion, agree to purchase the reserved lands at the "fair market value" established at the time of the final plat approval, plus any real estate taxes accrued from the date of reservation.
6. Any land to be dedicated as a requirement of this Section shall be reasonably adaptable for the intended park and recreational uses and shall be at a location convenient to the people to be served. Factors used in evaluating the adequacy of a proposed park and recreation area shall include, but not be limited to, size, shape, topography, geography, tree cover, access, and location. The determination of land suitability will be at the sole discretion of the Plan Commission acting on the recommendation of the Park, Recreation and Forestry Commission. All lands dedicated under this Section shall have at least one hundred (100) feet of frontage on a public street. The Plan Commission and Park Commission may adjust this frontage requirement if better alternatives for access are provided. Of the abutting frontage, a maximum of one hundred (100) feet of the prorated costs of public streets, sidewalks, and utilities (normally assessable) shall be paid for by the subdivider or the developer.
7. Where, at the discretion of the Plan Commission, acting on the recommendation of the Park, Recreation and Forestry Commission:
 - a. There is no land suitable for parks within the proposed subdivision or planned development project, or
 - b. The dedication of land is not feasible, or
 - c. The dedication of land would not be compatible with the City's Comprehensive Plan and Park and Open Space plan, or
 - d. If the Commission determines that a cash contribution or combination of land and fees will better serve the public interest.
 - e. The Commission shall require the developer to pay a fee in lieu of making the required land dedication.
8. The Plan Commission and the Park, Recreation and Forestry Commission may require or permit the subdivider to satisfy the dedication requirements of this Section by combining land dedication with fee payments.
9. The amount of any fee imposed in lieu of land dedication for parks, open spaces and passive recreational facilities shall be based on the larger of either the "fair market value" of the amount of land which would otherwise be required to be dedicated or the amounts set forth in the Fee Schedule under Section 3.12.

19.06 - Required Improvements

k. Dedication of Parks and Public Sites

10. The amount of any fee imposed on the basis of "fair market value" pursuant to Subsection 9 above shall be determined as follows: the number of proposed residential dwelling units within the plat shall be multiplied by one thousand four hundred fifty (1,450); then the resulting product shall be multiplied by the "average value per square foot" of improved land in the proposed development. The "fair market value" shall be determined by the City Assessor based on the projected assessed value adjusted to market value in accordance with current practices of the City Assessor. The "fair market value" shall be established for the year in which the fee is to be received by the City and re-established similarly for phased developments. If the subdivider objects to such an evaluation, he or she may at the developer's expense obtain an appraisal of the property by a qualified real estate appraiser approved by the City, which appraisal may be accepted by the City Council if found reasonable.
11. Payment shall be in a lump sum prior to the recording of a final plat or certified survey map or prior to the issuance of any building permit for a development where no plat or certified survey map is involved.
12. The Common Council shall place any fee collected pursuant to the provisions of this Section in a separate non-lapsing segregated fund to be used for land acquisition for parks, open spaces and passive recreational facilities. Monies spent may be expended in other neighborhood parks or community parks in reasonable proximity to the subdivision.
13. Outside the corporate limits but within the three (3) mile extraterritorial plat approval jurisdiction of the City, where it is determined by the Park, Recreation and Forestry Commission and by the Plan Commission that a portion of a minor subdivision is required for public sites or open spaces, the subdivider may be required to dedicate such areas to the appropriate municipality or otherwise provide for said public land as agreed to by the City, the Town and the Dane County Agriculture, Zoning, Planning and Water Resources Committee. Where dedication is not accomplished at the time of platting, the subdivider may be required to reserve such area for a period not to exceed three (3) years.
14. Credit for Private Park and Recreation Areas - Where private park and recreation areas are provided in a proposed planned development district and such space is to be privately owned and maintained by the future residents of the development, such areas may be credited toward, but not to exceed twenty-five (25) percent of, the requirement of dedication for park and recreation purposes, as set forth in Subsection 3 above, provided the City Plan Commission, acting upon the recommendation of Park, Recreation and Forestry Commission, finds it is in the public interest to do so, and that the following standards are met:
15. That yards, court areas, setbacks and other open areas required to be dedicated or maintained by this Ordinance and the Zoning Regulations shall not be included in the computation of such private open spaces; and
16. That the private ownership and maintenance of the open space is adequately provided for by written agreement; and
17. That the use of the private open space is restricted for park and recreational purposes by recorded covenants which run with the land in favor of the future owners of property within the tract and which cannot be defeated or eliminated without the consent of the Common Council; and
18. That the proposed open space is reasonably adaptable for use for park and recreation purposes, taking into consideration such factors as size, shape, topography, geology, access and location of the private open space land; and
19. That facilities proposed for open space are in substantial accordance with the recommendations of the adopted Park and Open Space Plan. If the proposed private park is in the service area of a park site designated in the park plan or a site dedicated and/or developed as a public park, then no credits will be given for private facilities.
20. In making the evaluation of the credit for private recreation facilities, the Plan Commission may retain independent professional services (agreed upon by both parties) to determine the amount of credit, if any, that should be allowed. The fees for such independent evaluations shall be paid by the developer.