

City of Fitchburg

2026 Comprehensive Housing Study and Action Plan



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Executive Summary



Purpose and Overview

This study assesses housing demand in Fitchburg, Wisconsin, over the next five years and provides actionable recommendations for policies, programs, and projects to address the city’s unique housing needs. As a first-tier suburb of Madison in Dane County, Fitchburg faces regional pressures from rapid population growth, workforce expansion, and affordability challenges. The analysis highlights that housing availability and affordability are the top economic and community development issues, with supply lagging behind demand. Drawing on data, stakeholder input, and prior studies, the plan aims to foster a balanced mix of housing types, tenures, and price points to support residents across all ages, incomes, and life stages.

Demographic Information

In 2022, the Town of Madison dissolved and portions of the township were annexed into the City of Fitchburg. At that time, the population of Fitchburg was estimated at 29,609, and the estimated population to be annexed was 1,390 according to the 2020 Census figures. Fitchburg’s population now exceeds 33,000, making it the second-largest first-tier suburb in the region after Sun Prairie. From 2010 to 2024, the city experienced a compound annual growth rate of 1.7%, comparable to peers like Verona and Oregon. Projections indicate growth to over 52,000 by 2050, assuming Fitchburg maintains its 5.9% share of Dane County’s population. The largest age cohort is 25–34 (18.0%), followed by 35–44 (15.0%) and 65+ (13.1%), reflecting a mix of young professionals, families, and seniors. Younger groups often rent before transitioning to ownership, while aging residents seek downsizing options.

Household trends show 13,320 households in 2020, with 51% married or cohabiting couples and 49% single householders; over 7% are seniors living alone. Projections suggest more than 23,000 households by 2050, assuming an average size of 2.25 persons. Median household income among the comparable communities ranges from Fitchburg at the lowest (\$85,420) to Waunakee at the highest (\$132,300). The distribution of households across income level cohorts, however, is more evenly distributed. In Fitchburg, 31% of households fall below the ALICE (Asset Limited, Income Constrained, Employed) threshold, highlighting vulnerability among families, singles, cohabitating couples, and seniors.

Process Overview

The study involved a comprehensive review of prior documents, including the 2019 Fitchburg Housing Plan, 2019 Comprehensive Plan Housing Chapter, 2024 Dane County Regional Housing Strategy, 2023 Dane County ALICE Report, and 2024 City Housing Affordability and Development Fee Reports. These informed key insights, such as geographic segregation of owners and renters, low construction rates pre-2018, and regional supply shortages (e.g., 8,000 more households than units permitted in Dane County from 2010–2020).

Primary data collection included an online and hardcopy community survey (available in English and Spanish) on housing preferences and needs, with responses emphasizing affordability, availability, and maintenance challenges. Focus groups engaged seniors and city staff, while over 30 stakeholder interviews involved realtors, developers, employers, and officials. Outreach to neighbors at community events—like National Night Out, splash pads, grocery stores, and resource fairs—gathered diverse input. Analysis compared Fitchburg to peers using public data from the U.S. Census, HUD, and Esri, supplemented by private market sources.

Local Housing Supply Summary

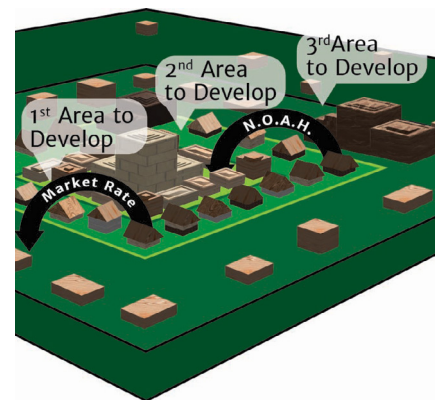
Fitchburg's existing stock totals approximately 15,352 units (including pending). According to American Community Survey five-year estimates, in 2022, the Town of Madison had 3,674 units. Nearly 95% of those units were built prior to 2000. While only a portion of those units were annexed into the city in 2022, nearly 50% of all units in the new City of Fitchburg boundary were built between 1970 and 1999, with over 40% constructed in the last 25 years. Compared to Dane County as a whole, since 1970 the City of Fitchburg has a higher share of housing built per decade. This implies that the city contributes significantly to the NOAH (naturally occurring affordable housing) in Dane County.

The dominant structure type is 1-unit detached (about 45%), followed by buildings with 20+ units (around 30%), reflecting a history of multi-family development in the 1970s. Occupancy is 54.1% renter-occupied and 45.9% owner-occupied. This closely resembles Madison and Middleton which have a renter-occupancy rate of 54% and 52%, respectively. Sun Prairie's renter occupancy rate is at 38%. Waunakee has the lowest renter-occupancy rate at 23.8%. Recent construction trends show 96 single-family and 36 two-family permits in 2024, with costs per unit at \$427,386 and \$521,253, respectively; by September 2025, these rose to \$453,277 and \$530,608. Permit and impact fees have adjusted, averaging \$3,678 per single-family unit in 2025 (down from \$5,000 in 2018 due to Smart Code changes). Only 16% of rentals are \$1,000 or less (down from 69% in 2016), and just 20% of owner units are affordable at 80% AMI (up from 5% in 2010).

Naturally Occurring Affordable Housing (NOAH)

NOAH are privately-owned properties that are affordable to households without any government subsidies or rent restrictions, primarily due to their age, condition, or location. These units typically house residents ineligible for other housing programs. Due to their age, location, and/or condition are often at risk of demolition and redevelopment.

The graphic below illustrates how NOAH generally occurs in a community. Over time, as a community grows and develops, older housing stock that was at one point in time market-rate housing, becomes more affordable to households with lower incomes as new market-rate housing is developed.



Demand for New Units

Based on household growth (1.3–1.8% CAGR) and recommended vacancy rates (6.5–7.5%), Fitchburg needs 1,240–1,980 new units by 2030 (248–396 annually) to meet demand—lower than Dane County's 495-unit target. However, to meet this demand, developable land must be available. (See Map 4.)

Recommendations include increasing the housing stock and offering a variety of programs. Rental and owner-occupied demand by bedroom count and either “affordable” or “market rate” is further defined within the document. Priorities include “missing middle” types like townhomes and duplexes to bridge single-family and high-density options. Expanding supply could ease affordability, with recommendations focusing on preservation, incentives, and streamlined processes to support equitable growth.

New programs are designed to not only preserve the existing housing stock but educate and better equip renters, first-time homebuyers and low income homeowners to maintain their homes and possibly enter new type of living arrangement.

Introduction

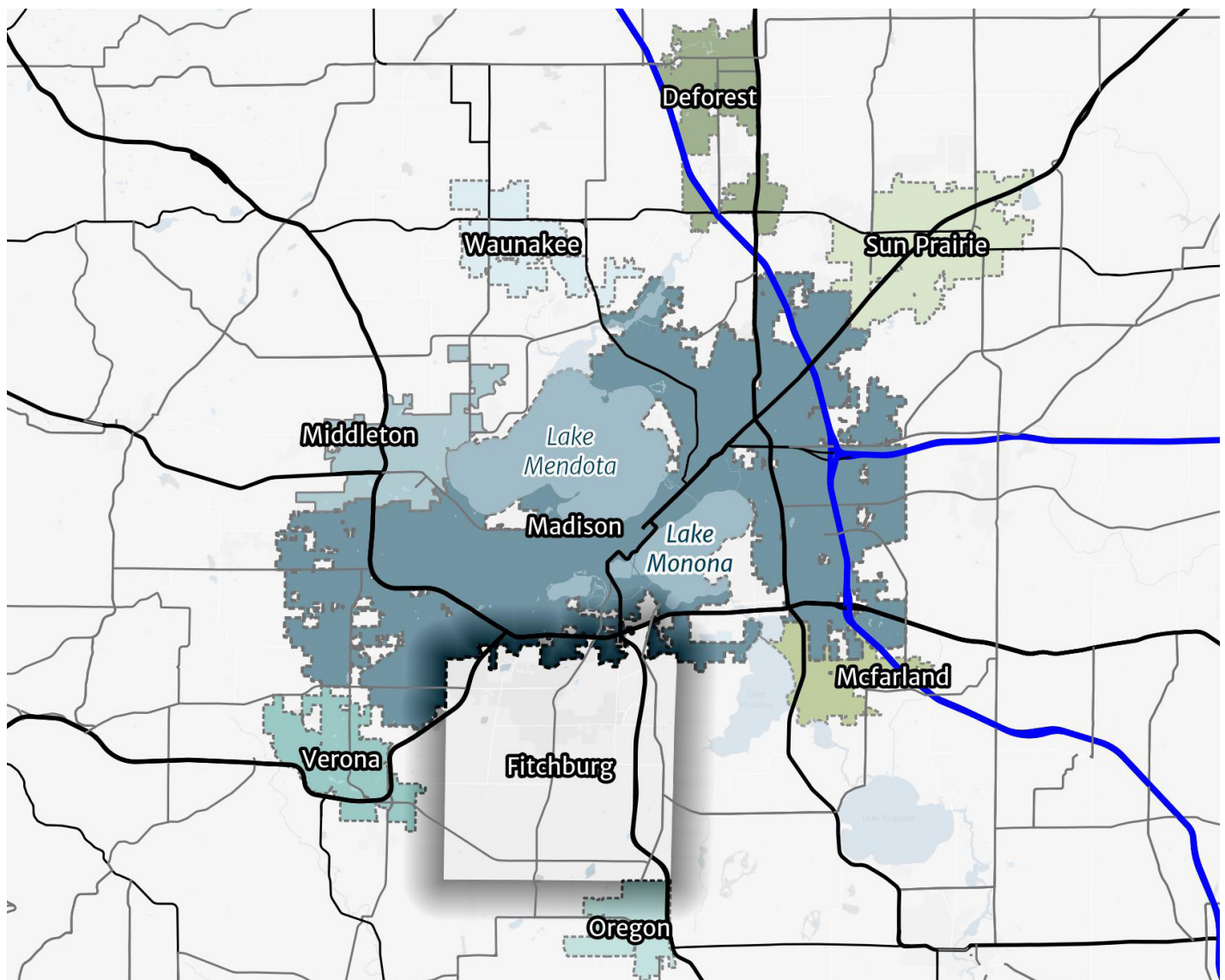
This housing study has been undertaken to determine an accurate housing demand for the City of Fitchburg over the next 5 years. Additionally, it will serve the purpose of directing the work of staff and elected officials on appropriate programming, policy, and projects that will work to specifically meet the unique housing needs of the city and its residents. Understanding the market and how to respond to housing demand is part science and part art. But make no mistake; the number one economic and community development issue facing the region and its ever-growing workforce is the availability and affordability of housing. This study will uncover the needs of the market and provide a variety of solutions the city can implement to effectively and positively impact the housing market over the next five years.

Study Area and Market Demand Trends

Housing Market Area Definition

The City of Fitchburg is in Dane County, Wisconsin and is a first-tier suburb of the state capital, Madison, WI. This study examines the housing market within the jurisdictional boundaries of the city to better aid decision-makers in the needs of the community within their control and compares the city with other first-tier suburbs.

Map 1. Comparable Communities Map



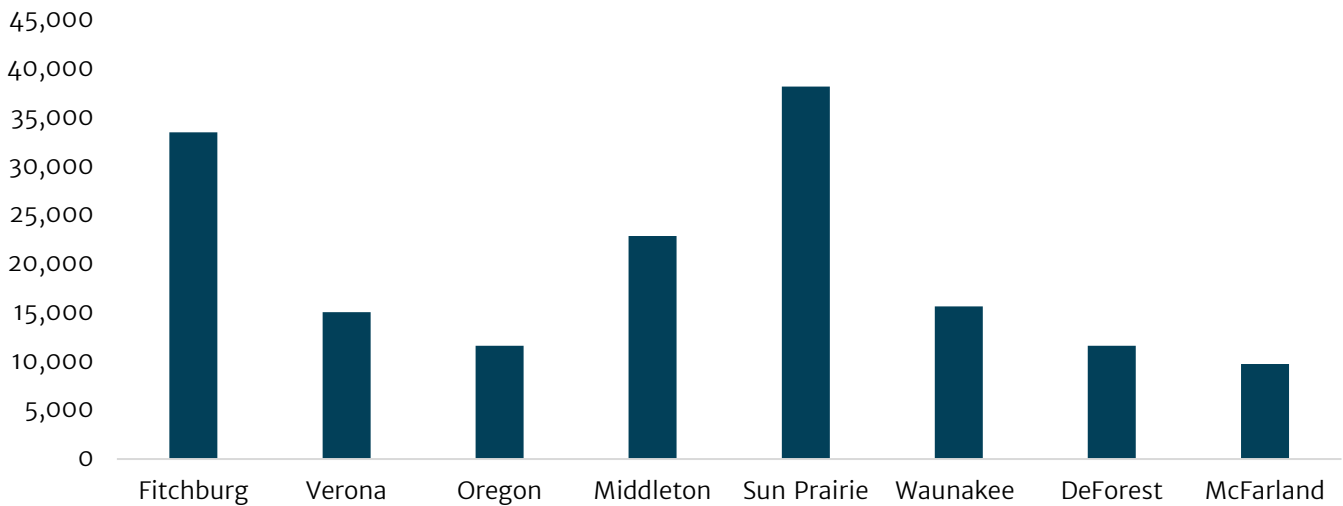
Economic and Demographic Factors

Household growth, employment, and income drive housing development demand. When there is a net increase in migration to a community, those new households will need a place to live. Employers expanding operations will need to attract employees with available housing. Existing residents who may be “climbing the corporate ladder”, downsizing, or seeking housing to meet their changing lifestyle also need a selection of housing choices. The following sections explore the trends within each of these drivers.

Population Trends and Projections

The City of Fitchburg has a unique history that has shaped its residents and residences. Originally, a 36-square-mile township, the Town of Fitchburg began losing territory to the City of Madison as growth occurred around the new Beltline Hwy in the 1960s and 1970s. The Town approved a number of multi-family developments in the 1970s, and its population jumped to nearly 12,000 by 1980. When it was incorporated as a city in 1983, nearly two-thirds of all occupied units were rental units. Today, the city has more than 33,000 residents.

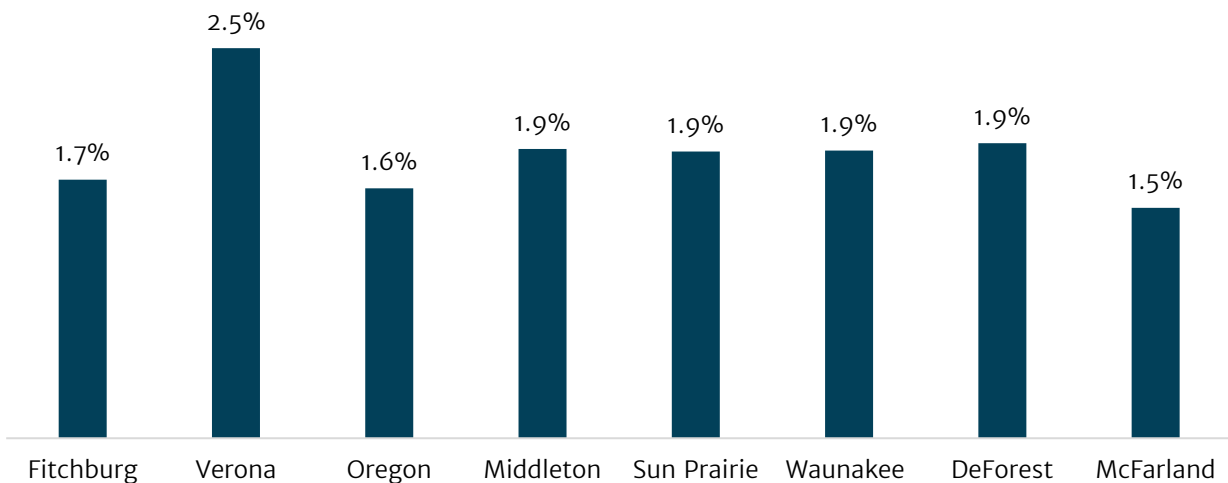
Figure 1. Population Comparison (2024)



Data Source: Esri Community Profile.

Among the first-tier communities being compared in this study, Fitchburg is the second largest community. Only Sun Prairie is larger in terms of population (Figure 2).

Figure 2. Population Compound Annual Growth Rate Comparison (2010-2024)

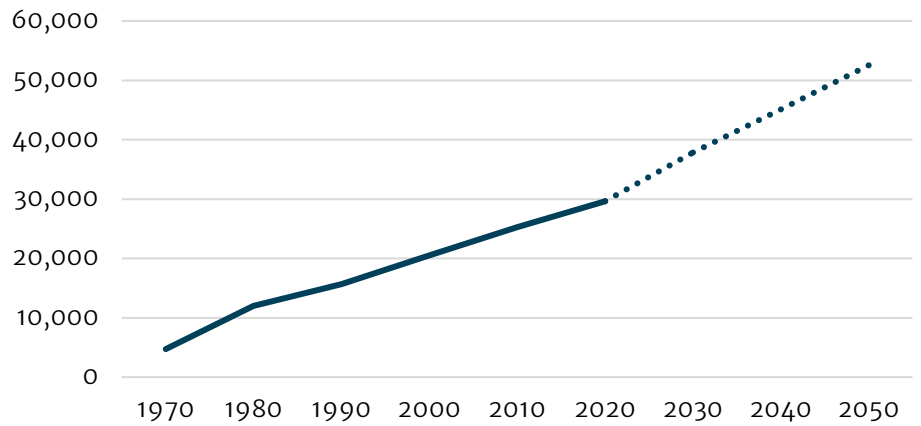


Data Source: Esri Community Profile.

In terms of the pace of growth, Fitchburg’s population is increasing at a comparable rate year-over-year (Figure 3).

In 2025, the Regional Data Group (RDG) for Dane County expanded on the population projections provided by the Department of Administration due to continued underestimations by the department. While projections by RDG were for Dane County only, in 2025, Fitchburg represents 5.9% of Dane County’s population. If that share remains the same, by 2050, the population of Fitchburg could be greater than 52,000.

Figure 3. Fitchburg Population Trends



Data Source: Time Series of The Final Official Population Estimates and Census Counts for Wisconsin Minor Civil Divisions, Prepared by Demographic Services Center, Wisconsin Department of Administration; Regional Data Group for Dane County; Redevelopment Resources.

Population by Age Cohort

The largest share of Fitchburg’s population is age 25–34. The next largest shares are in the 35–44 age cohort and those age 65 or older (Figure 4). Younger households tend to be renter households that transition to homeownership as their income grows with more job experience. As they age, housing preferences and neighborhood amenities also change.

Figure 4. Fitchburg Population by Age

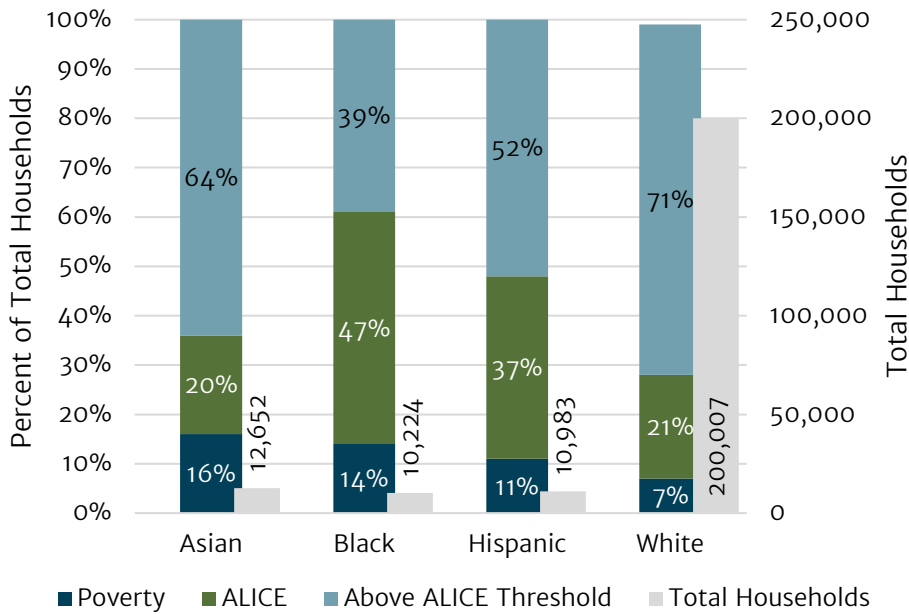


Data Source: Esri Community Profile.

Population by Race & Ethnicity

The City of Fitchburg is one of the most diverse communities in the state of Wisconsin and in Dane County in particular (Figures 6-8). Racial diversity is also a factor in housing demand, affordability needs, program design, fair housing obligations, and outreach strategies. Diversity correlates with different housing pressures including rentership, barriers to homeownership, financial literacy, and wealth-gap challenges. According to the latest ALICE report in 2023, the largest share of households by race in Dane County that are asset-limited, income-constrained, employed (ALICE) households are black.

Figure 5. Household Financial Status by Race/Ethnicity, Dane County, 2021



Asset Limited Income Constrained Employed

ALICE households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county.

From an economic development standpoint, diversity is an asset in workforce attraction and retention. A housing supply that meets the needs of a diverse workforce contributes to obtaining local economic goals

Figure 6. Comparison of Population by Race (White Alone)

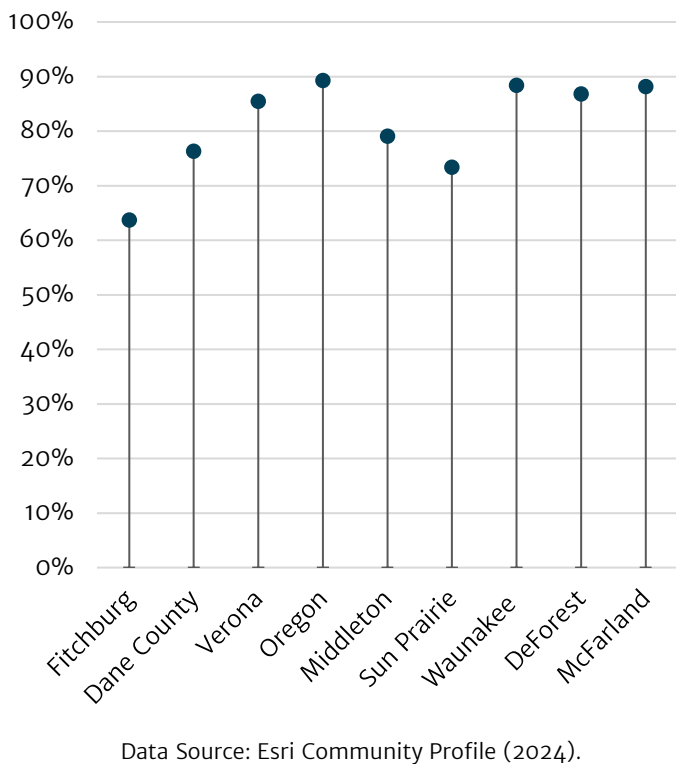


Figure 7. Fitchburg Population by Race (2024)

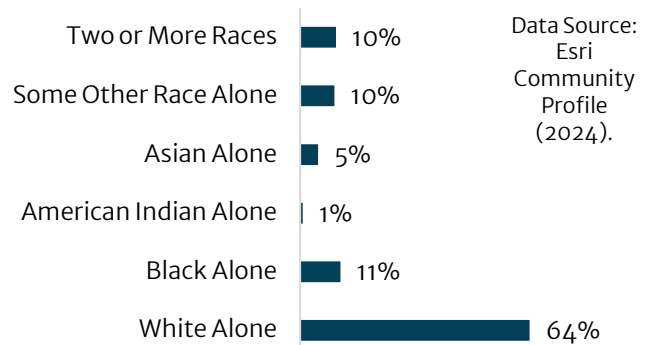
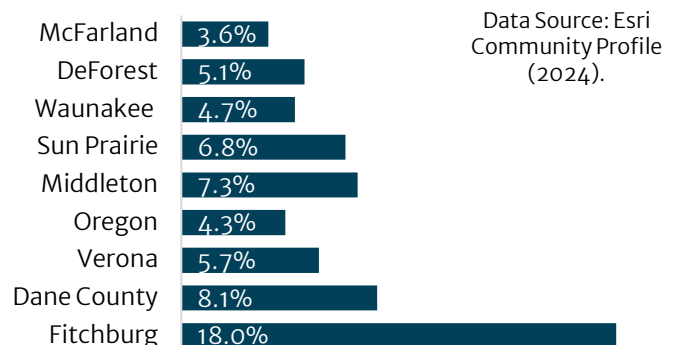


Figure 8. Share of Population by Hispanic Origin



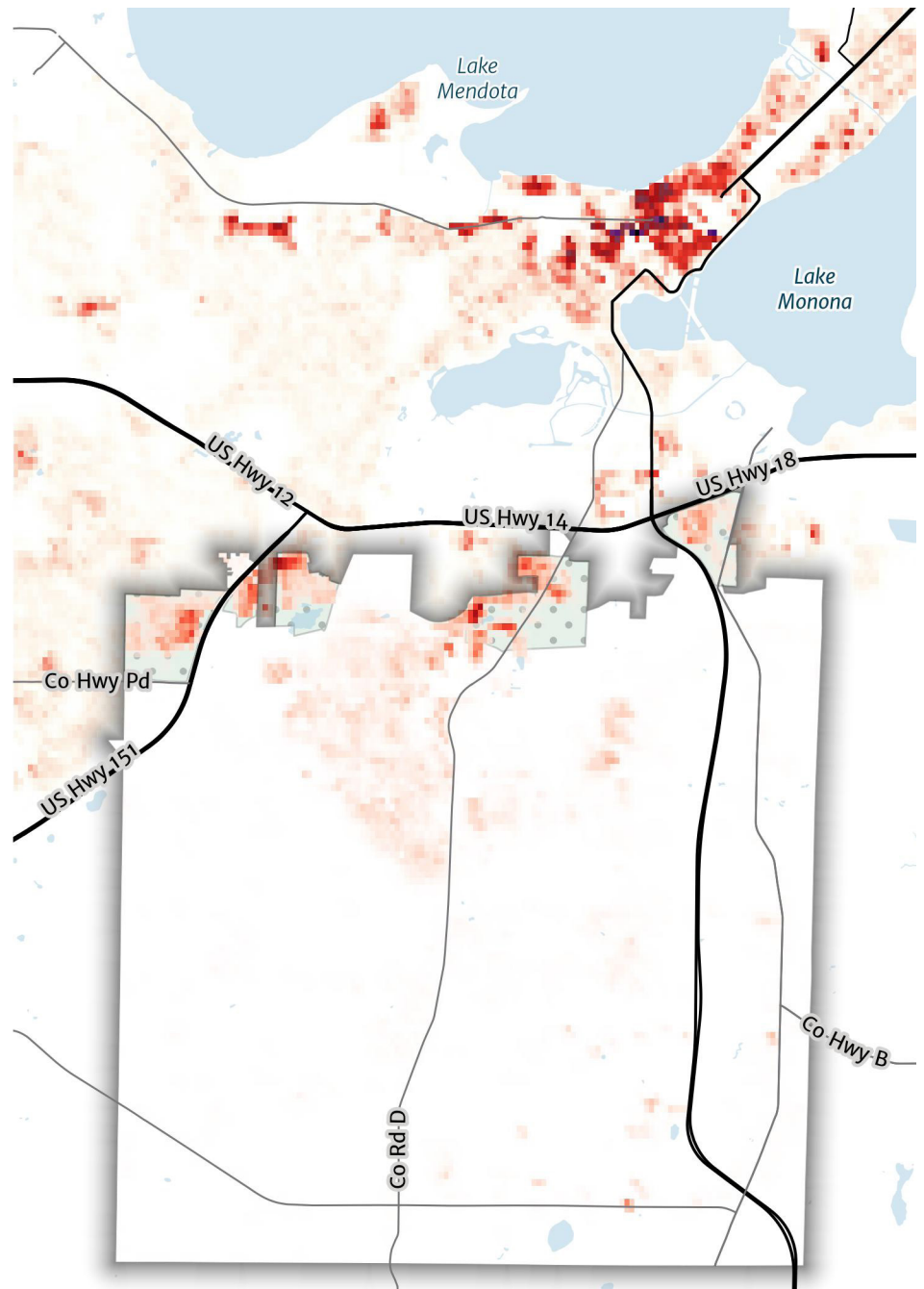
Population Distribution

Map 2 illustrates the most densely populated parts of the city are in Healthy Neighborhoods adjacent to US Highway 151 and US Highway 14.

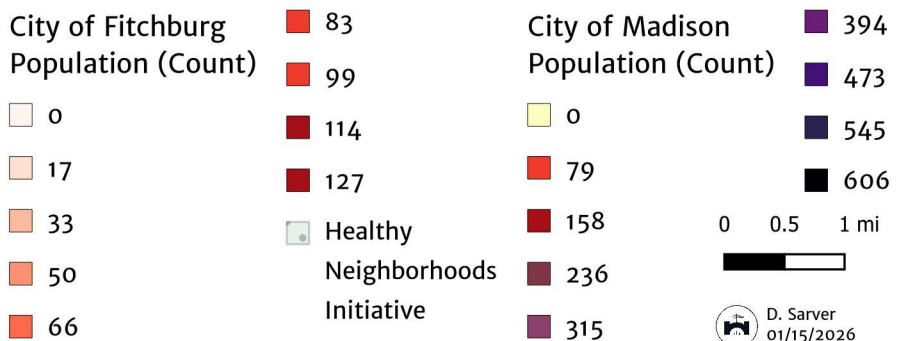
Healthy Neighborhoods Initiative

The City of Fitchburg's Healthy Neighborhoods Initiative (HNI) is designed to formulate and implement a strategic, collaborative, and holistic approach to address specific issues in four City neighborhoods, in conjunction with community/neighborhood partners and residents. The City has developed a strategic plan to guide HNI implementation. For more information regarding the HNI, please visit the city's website at <https://www.fitchburgwi.gov/2481/Healthy-Neighborhoods-Initiative>.

Map 2. Distribution of Population in Fitchburg



Distribution of Population



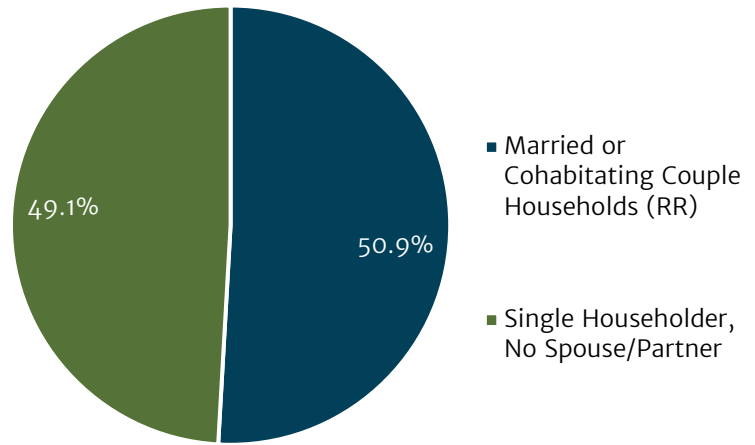
Data Source: Pesaresi, M., Schiavina, M., Politis, P., Freire, S., Krasnodębska, K., Uhl, J. H., ... Kemper, T. (2024). Advances on the Global Human Settlement Layer by joint assessment of Earth Observation and population survey data. *International Journal of Digital Earth*, 17(1).

Household Trends and Projections

Of the estimated 13,320 households living in Fitchburg in 2020, approximately 51% were married or cohabitating couples and 49% were single householders without a spouse or partner. It is also worth noting that more than 7% of households were over the age of 65 and living alone.

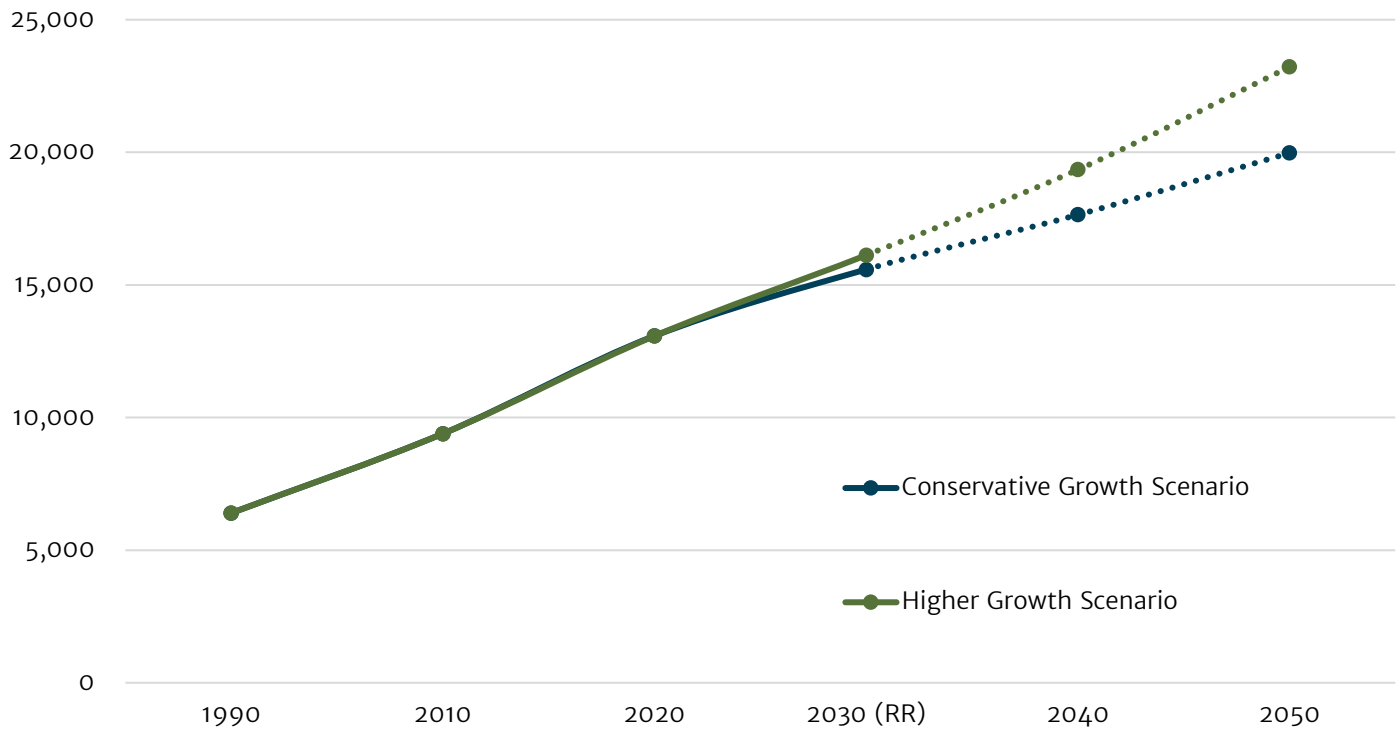
Based on the projected population growth to over 52,000 by 2050, and assuming that the average household size remains consistent at 2.25 people per household, there could be more than 23,000 households living in Fitchburg by 2050 (Figure 10).

Figure 9. Fitchburg Households by Type



Data Source: Esri Community Profile, Redevelopment Resources.

Figure 10. Fitchburg Household Trends and Projections



Data Source: Esri Community Profile, Time Series of The Final Official Population Estimates and Census Counts for Wisconsin Minor Civil Divisions, Prepared by Demographic Services Center, Wisconsin Department of Administration; Regional Data Group for Dane County; Redevelopment Resources.

Income

According to Esri, the median household income of Fitchburg residents is lower than all the other comparable communities. Sun Prairie is the second lowest. However, the distribution of Fitchburg residents is more evenly distributed than communities like Waunakee and Verona, for example (Figure 12).

Figure 11. Median Household Income Comparison (2024)

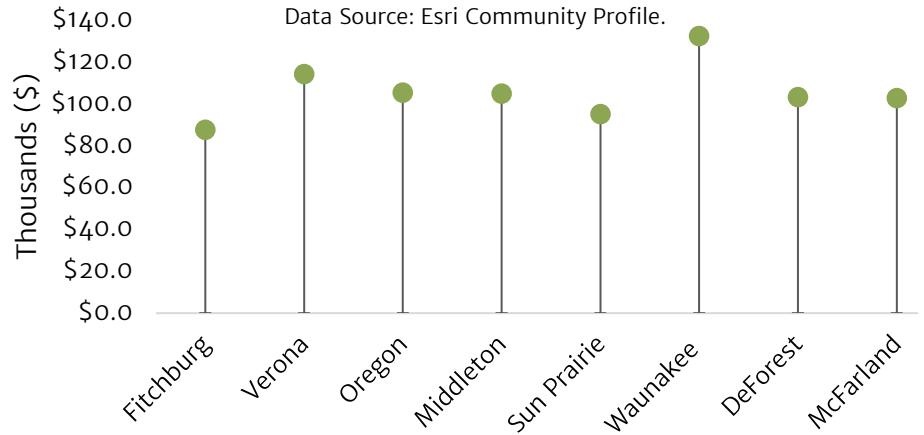
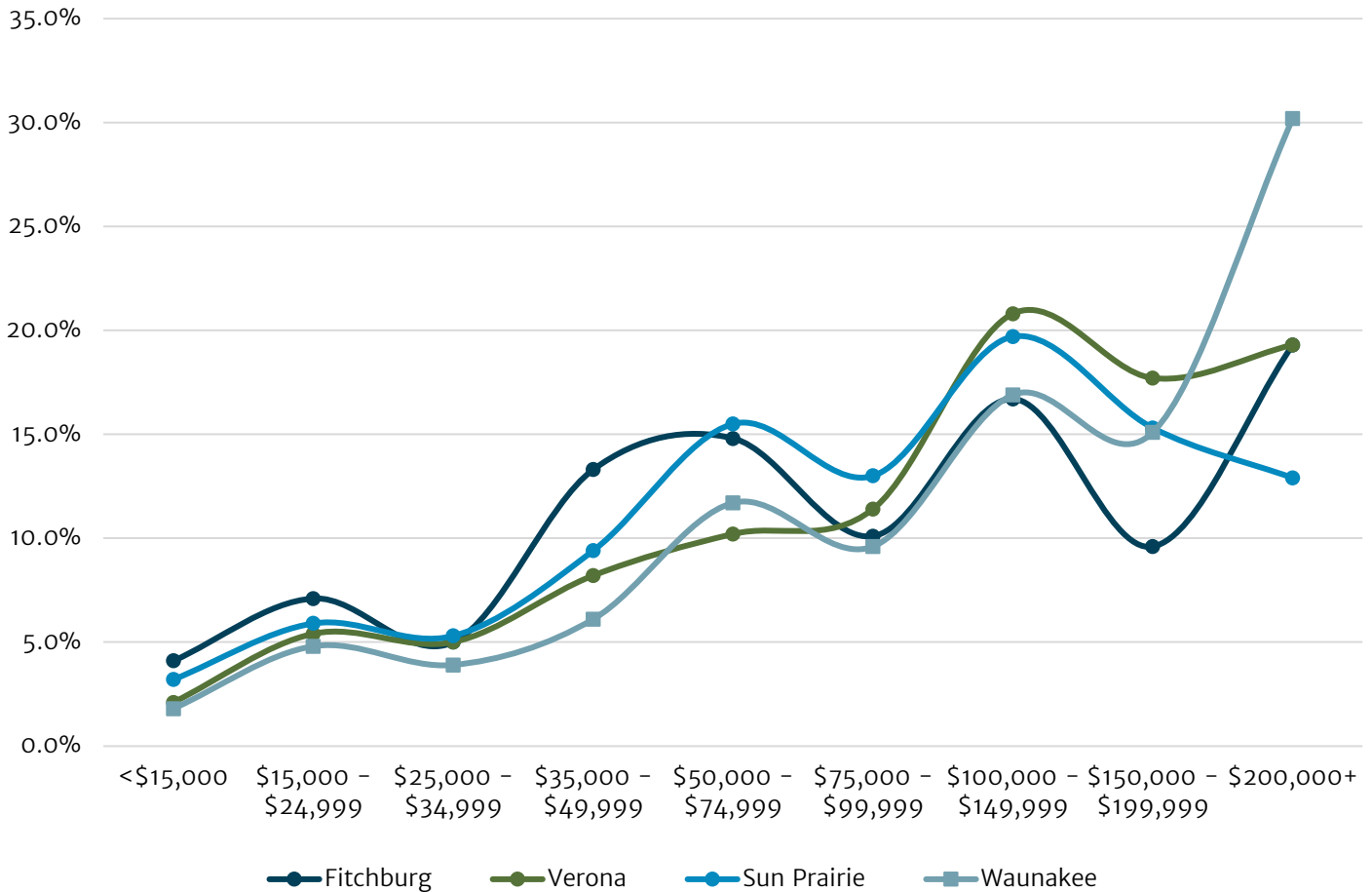


Figure 12. Share of Households by Income (2024)



Data Source: Esri Community Profile, Redevelopment Resources.

Process Overview

This study included a review of previous plans and relevant documents, an analysis of the existing housing stock based on public secondary data, market analysis based on private data sources, a community survey regarding preferences and needs within the community, interviews with stakeholders and focus groups. The community survey was available in both English and Spanish, online and as a hardcopy available at the senior center and City Hall. Focus groups included city staff and seniors. Other stakeholder engagement sessions included neighborhood outreach at community grocery stores, the McKee Farms splash pad, a coffee shop, National Night Out, and a booth at the End of Summer Resource Fair. Interviews included realtors, developers, and elected officials.

Previous Plans and Studies

Prior to this study, there were several relevant studies/documents completed that tell the story of current and future housing gaps in Fitchburg and the region as a whole. The following documents were reviewed and incorporated into this study:



FITCHBURG HOUSING PLAN
Goals, Strategies, and Implementation Toolkit

Fitchburg Housing Assessment (2019)



Fitchburg Comprehensive Plan Housing Chapter (2019)

ALICE IN DANE COUNTY

2021 Point-in-Time Data

Population: 563,961 • Number of Households: 243,924 (8% change from 2019)
 Median Household Income: \$37,221 (state average: \$37,120)
 Labor Force Participation Rate: 69.9% (state average: 65.1%)
 ALICE Households: 10% (state average: 23%) • Households in Poverty: 12% (state average: 11%)

Financial Hardship Changes Over Time

ALICE is an acronym for Asset Limited, Income Constrained, Employed—households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold—ALICE households plus those in poverty—can't afford the essentials.

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2021, 162,718 households in Dane County were below the ALICE Threshold (a 2021 this number changed to 77,286, or 24% change).

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes: housing, child care, food, transportation, health care, a smartphone plan, and retirement. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and varies by household composition, as costs can vary greatly depending on location and household needs.

In 2021, household costs in Dane County were well above the Federal Poverty Level of \$12,880 for a single adult and \$20,000 for a family of four.

To see costs for different household compositions in Dane County, visit <https://www.alice.org/household-budget/>.

Household Survival Budget, Dane County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing - Rent	\$735	\$913
Housing - Utilities	\$154	\$202
Child Care	\$2,129	\$2,129
Food	\$472	\$585
Transportation	\$228	\$228
Health Care	\$240	\$739
Technology	\$75	\$130
Miscellaneous	\$200	\$451
Tax Payments	\$340	\$1,248
Tax Credits	\$0	-\$1,247
Monthly Total	\$4,329	\$7,644
ANNUAL TOTAL	\$51,948	\$91,728
Hourly Wage*	\$16.61	\$42.26

*Hourly wages (before payroll) to equal the budget. For ALICE Survival Budget sources, visit <https://www.alice.org/household-budget/>.

Dane County ALICE Report (2023)

New Housing Fee Report
City of Fitchburg
January 2024

Fitchburg
Prepared by Planning & Zoning

City of Fitchburg Housing Affordability and Development Fee Reports (2024)

DANE COUNTY REGIONAL HOUSING STRATEGY

A ROAD MAP TO SOLVING DANE COUNTY'S HOUSING CRISIS

STRATEGIC ACTION PLAN 2024-2028
April 2024

WE NEED HOUSING FOR...

OUR CHILDREN | RURAL COMMUNITIES | OUR TEACHERS | OUR NURSES

OUR FAMILIES | OUR SENIORS | OUR STUDENTS | OUR EMPLOYEES

Dane County Regional Housing Strategy (2024)

Summary of Fitchburg Housing Plan: Goals, Strategies, and Implementation Toolkit (2019)

The 2019 Fitchburg Housing Plan is a proactive guide for housing investment, reinvestment, potential housing policy changes, funding tools, and partnerships. This plan was commissioned by the Fitchburg Community and Economic Development Authority (CEDA) in 2017 with the goal of suggesting updates to the City's Comprehensive Plan and encouraging more guidance in housing-related initiatives. In this document, Fitchburg data is compared to the City of Madison, the City of Middleton, the City of Monona, the City of Sun Prairie, the City of Verona, the Village of Deforest, the Village of Waunakee, and Dane County.

Key findings include:



Geographic and economically segregated owner and renter households in Fitchburg



Fitchburg has relatively high development fee charges particularly for parks.



Owner-occupied housing stock is expensive



Developers of all types of housing described challenges in the development process in Fitchburg



Construction of new homes in Fitchburg was persistently low from 2008 to 2017. Fewer than 50 homes built per year until spike in 2018.



The population and housing growth is strong across the region.



Apartment vacancy rate is still low, but rising. As of 2018 vacancy was 3.7%–5.2%.

Strategies and goals outlined for improving housing conditions include the following:

1. Encouraging a mix of housing types, especially owner-occupied housing near North Fish Hatchery Road,
2. Building more owner-occupied homes, at various price points
3. Building more rental units at various price points
4. Upgrading or replacing existing rental housing to maintain affordability
5. Building more rental units with three or more bedrooms
6. Supporting the housing needs of senior citizens.

Recommendations

Development Process and Fees

1. Communicate clear development guidelines and processes.
2. Review existing development fees and reduce specific requirements, like parking.

Local Program Initiatives

1. Create a Revolving Loan Fund for Housing Rehabilitation as well as an Affordable Housing Competitive Grant Program. Funding for these programs may include Tax Increment Financing, Low Income Housing Tax Credits, or the Opportunity Zones Program.
2. Invest time in creating partnerships with groups like Habitat for Humanity, or the Dane County Housing Authority to help achieve housing goals suggested for Fitchburg.

Notable Numbers

The 2019 Housing Study included Fitchburg housing study metrics. The following table includes those 2019 benchmark metrics and updated data for comparison purposes.

Table 1. Notable Numbers – Fitchburg Housing Market

	2019	Source	2025	Source
The percentage of renter-occupied units	50%	ACS* 5-year estimate	54%	ACS* 5-year estimate
The vacancy rate for rental units	3.7-5.2%	Madison Gas & Electric		
The City's median household income	\$65,735	ACS 5-year estimate	\$85,420	ACS 5-year estimate
The approximate difference in household income between rental households and owner households	\$60,000	ACS 5-year estimate	\$91,200	ACS 5-year estimate
The percentage of ownership units affordable to households at 80% of the Area Median Income (AMI)	5%	HUD, ACS 5-year estimate 2006-2010	20%	U.S. Department of Housing and Urban Development (HUD), Wisconsin State Cartographer's Office v11 Dane County Parcel data filtered for owner-occupancy, with improvements over \$90,000 and estimated fair market value of less than \$348,936.*
The approximate share of housing units with some sort of public subsidy	33%	HUD, Dane County Housing Authority, ACS 5-year estimate 2012-2016	5%	Aging and Disability Resource Center of Dane County**
The percentage of rental units available at \$1,000 or less	69%	ACS 5-year estimate 2012-2016	16%	ACS Housing Characteristics 2023 5-year estimate
The annual average single family home permits	32	City of Fitchburg (2008-2016)	108	City of Fitchburg (2017-2024)
The annual average single-family and two-family units permitted	N/A		123	City of Fitchburg (2017-2024)
Combined fee per single family unit for park land and improvements	\$5,000	City of Fitchburg (2018)	\$3,678	City of Fitchburg (1/1/25-9/30/25). Based on single-family permits issued to date.***
Combined fee per two-family unit for park land and improvements	N/A		\$2,895	City of Fitchburg (1/1/25-9/30/25). Based on two-family permits issued to date.
The average price of single family homes in 2017	\$324,750	South Central Wisconsin Multiple Listing Service	\$520,118	Multiple Listing Service data retrieved by Jenny Sanders, First Weber Realtor.
The percentage of people employed in Fitchburg who also live in the City	20%	ACS 5-year estimate 2009-2013	8.2%	U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, Q2 2022), Primary Jobs.

* The methodology for the 2019 numbers is unclear. Therefore, the methodology for 2025 was provided.

** Difference in 2019 and 2025 due to changes in methodology and data source. Text greyed out pending further data validation.

*** Changes in development fees was attributed in part to changes related to Smart Code.

Policies and Program Changes since 2019 Housing Plan Adoption

On September 9, 2025, the Fitchburg Common Council voted to approve a series of zoning changes aimed at addressing the region’s housing shortage and advancing the City’s sustainability goals. Key changes include:

Medium-density zoning now allows smaller single-family and duplex lots. The minimum lot sizes are significantly smaller, dropping from 7,200 sf to as low as 3,000 sf for alley-loaded single-family units.

New High-Density Urban District: A new zoning district (R-HU) allows cottage homes, courtyard apartments, duplexes, and multifamily buildings.

Accessory Dwelling Units (ADUs): ADUs are now permitted in all residential districts, allowing homeowners to add small secondary units without a dependency requirement. An example of a dependency relationship is building an accessory dwelling unit for a senior parent.

Housing in business districts: General Business zoning now allows apartments above storefronts without special permits, and limited ground-floor housing with approval.

Summary of Fitchburg Comprehensive Plan Housing Chapter (2019)

The housing chapter of “Grow Fitchburg 2030” comprehensive plan highlights several key housing themes: cost diversity, tenure diversity, housing type diversity, partnerships, maintenance, funding, and appropriate locations for new housing. The chapter’s framework organizes these themes into growth principles, goals, objectives, and policies.

The city set its first housing goal to support balanced residential growth with a variety of housing types. It aims to promote decent housing and a suitable living environment for all residents, regardless of age, income, or family size. It also encourages the development of affordable housing in every new urban neighborhood. The second goal focuses on using land efficiently for housing development.

Summary of Dane County Regional Housing Strategy (2024)

Known for its natural beauty, high-quality schools, cultural amenities, and economic opportunities, the county has attracted tens of thousands of new residents over the past decade. However, housing supply has not kept pace with rapid population growth and strong job creation. From 2010 to 2020, Dane County welcomed 8,000 more households than new housing units were permitted during that same period. This mismatch as exerted intense pressure on both the rental and for-sale markets.

Recognizing the scale and urgency of this problem, Dane County convened the Regional Housing Strategy (RHS), a year-long planning effort engaging more than 80 stakeholders through the Dane County Housing Advisory

Committee (DCHAC). Representatives included local governments, non-profit housing organizations, private developers, financial institutions, state agencies, and community members from across the county. Their work was informed by extensive community engagement, including a survey with over 6,000 respondents, stakeholder interviews, and focus groups with seniors, youth, Black, Hmong, Latinx, LGBTQ+, and low-income residents.

The RHS envisions an equitable, sustainable future where every resident has access to quality, affordable housing in connected neighborhoods. This vision is grounded in core values—affordability, equity, accountability, economic growth, empowerment, and sustainable development—that guide the five housing priorities in the Strategic Action Plan.

Table 2. Dane County Regional Housing Strategy Metrics

	2010–2020	
New Households	42,000	
New Housing Units	34,000	
Surplus/Deficit	(8,000)	
	Percent Change (2010, 2022)	
Median Sales Price	63%	
Median Rents	28%	
Rental Vacancy	3.50%	(3% below national average, 5% considered healthy)
For Sale Vacancy	0.70%	(1.5% considered healthy)

Who Is Affected & How



Workforce constraints: Employers struggle to hire middle- and lower-wage workers due to lack of attainable housing.



Younger households: Difficulty entering the ownership market; many rent out of necessity.



Racial disparities: Historic and ongoing discrimination affects Black and other households of color disproportionately.



Vulnerable groups: LGBTQ+ youth, low-income families, and those at risk of eviction face heightened housing insecurity.



Seniors: Rapidly aging population struggles to find affordable downsizing options.

Priorities:

Increase Units Affordable to Low-Moderate-Income Households

Partners across sectors must grow affordable housing funds, leverage tax-increment financing for affordability, and broaden the use of community land banks.

Increase Overall Housing Supply

This includes modernizing zoning codes, enabling a wider range of housing types, streamlining permitting processes, and expanding the construction workforce. Because growth and affordability challenges extend beyond Madison's borders, the plan also emphasizes the importance of assessing and supporting the housing potential of rural development areas.

Protect Vulnerable Populations

This involves strengthening renter assistance programs, supporting households at risk of displacement, expanding racial equity and fair housing efforts, and using TID extensions to support affordable housing investments.

Expand Pathways to Homeownership

The county aims to scale first-time homebuyer education, financial coaching, and down-payment assistance—especially for Black residents and others historically excluded from ownership. It also calls for increasing the supply of affordable for-sale homes and expanding the reach of Community Land Trusts to create permanently affordable ownership opportunities.

Preserve Existing Housing & Rehab Older Stock

Older homes, particularly naturally occurring affordable housing, are essential to maintaining affordability countywide. Strategies include expanding funding for acquisition and rehabilitation, supporting energy-efficiency upgrades, and creating or enlarging loan programs for homeowners.

The RHS Strategic Action Plan provides a roadmap for the next five years, detailing specific actions, lead partners, and measurable indicators of success. It positions the county to move from analysis to coordinated implementation—ensuring that housing production, preservation, equity, and access remain shared responsibilities across jurisdictions and sectors.

Taken together, the plan acknowledges both the seriousness of Dane County's housing crisis and the strength of its collective response. Through sustained collaboration, increased capacity, and a commitment to equity and affordability, Dane County can create a future in which every resident—regardless of income, background, or stage of life—has a place to call home.

Summary of Dane County ALICE Report (2023)

In Dane County, both ALICE and households below the poverty line are increasing. Since 2019, the number of households below the ALICE threshold has grown 24%. Families with children have a smaller percentage of ALICE while single, cohabitating, and seniors over the age of 65 tend to have higher rates of ALICE. In Fitchburg, 31% of households are below both the poverty threshold and ALICE.

Housing Market Data

Additional data was collected to supplement and update the findings of those studies from the City of Fitchburg, Dane County, Wisconsin Department of Administration, South Central Wisconsin Multiple Listing Service (real estate listings and sales), the Department of Housing and Urban Development (HUD) and the U.S. Census Bureau. The City was compared to its regional peer communities throughout the study, and to itself in the form of time series data that reveal trends. Detailed findings are provided in Chapter 4.

Summary of Stakeholder Engagement

Stakeholder engagement for this study was robust, and included a community-wide survey, over 30 individual interviews, several focus groups and interactions within neighborhoods at public places and events. A summary of stakeholder feedback is included below.

Survey

A survey was conducted from July 11, 2025, to September 3, 2025. Survey goals were the following:

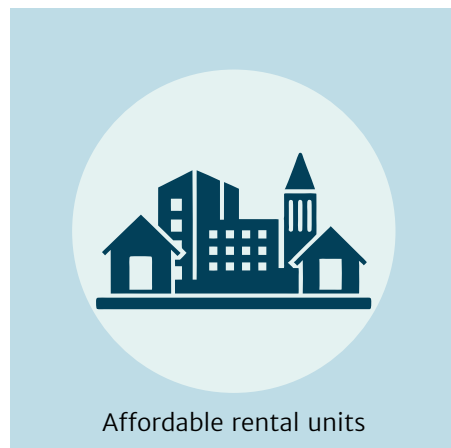
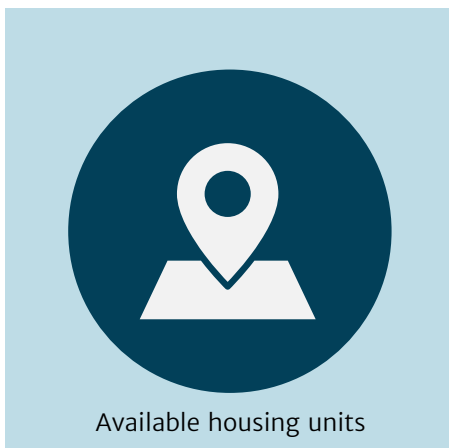
1. Obtain a representative sample of households at various life-stages, housing experiences, and income levels.
2. Gauge the political feasibility of potential housing recommendations.

Questions were reviewed and revised by city staff and the mayor. To encourage survey participation, not all questions required an answer, including demographic questions.

Methods to promote the survey included posting it on the city website, social media, FACTV, the Fitchburg Star, and mentions at public meetings. Postcards in English and Spanish distributed to event attendees, businesses, and residential property managers. Postcards were also sent to Neighborhood Associations and handed out at all events.

Resident Responses

The 675 Survey responses were voluntary. Of those, 500 were Fitchburg residents. When asked to identify up to three housing priorities for Fitchburg, the top three Fitchburg residents selected were:



General Responses

The survey asked all respondents whether they were looking to move and if so, to indicate up to three factors that were most important to them. Out of the 675 respondents, 107 indicated they were looking to move (76 Fitchburg residents, 30 non-residents, and 1 respondent who did not indicate their current community). The top three factors of most importance are as follows:



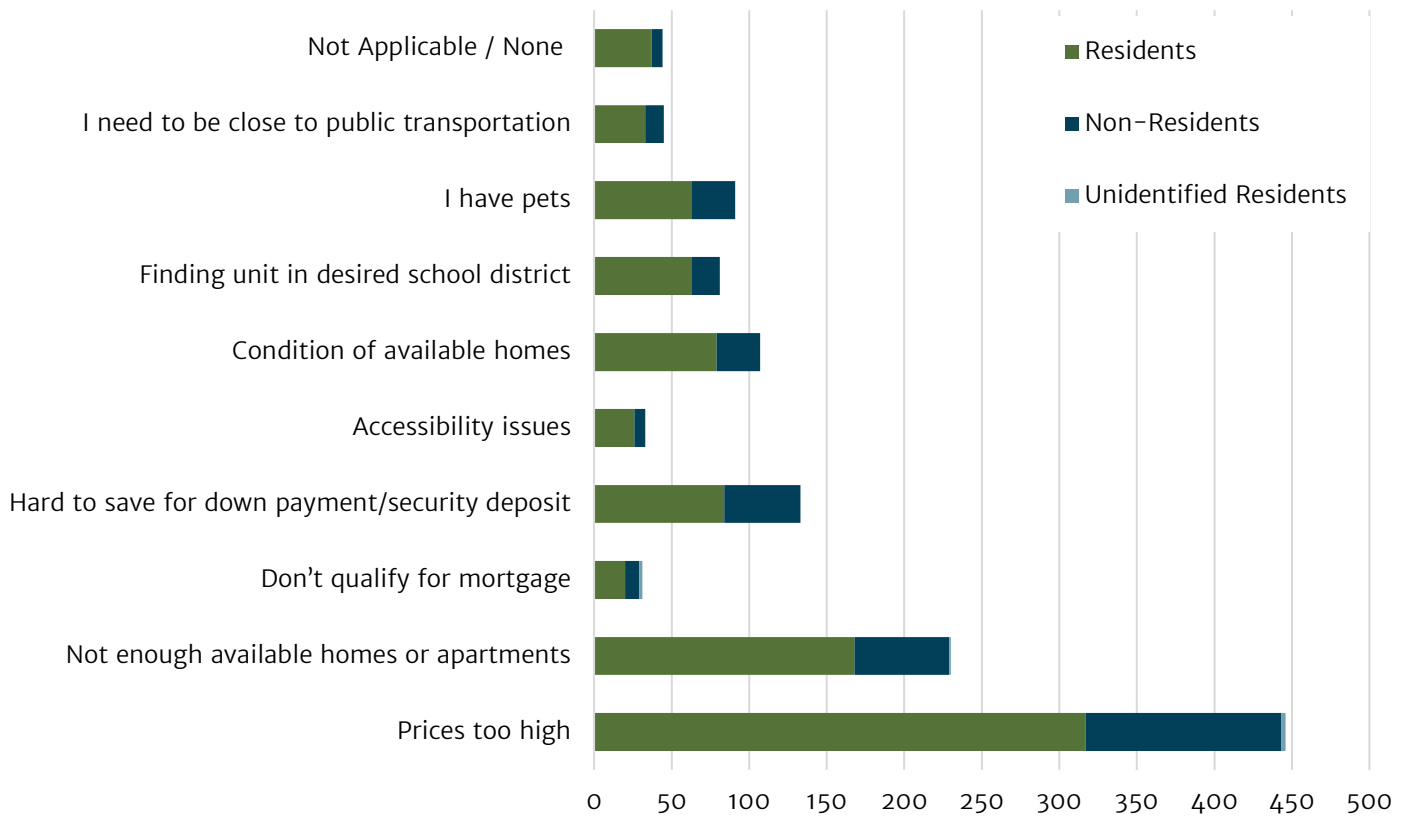
Figure 13. What factors are most important to you? (Check up to 3.)



Respondents were given the option of sharing what they find most challenging in finding or keeping housing. Of the 675 total respondents, 595 participated in answering the question. The top three most popular responses were:

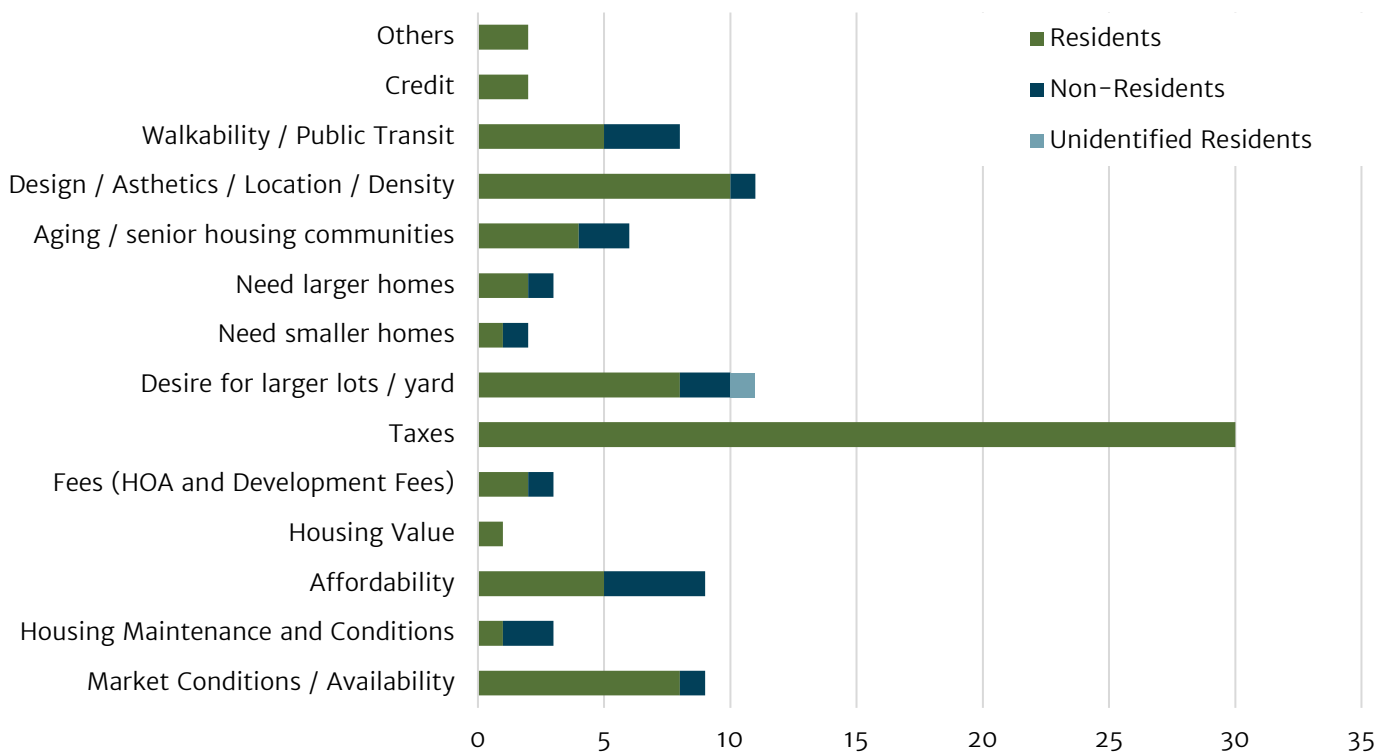


Figure 14. Responses to Survey Question “What challenges make it hard to find or keep housing? (Check all that apply)”



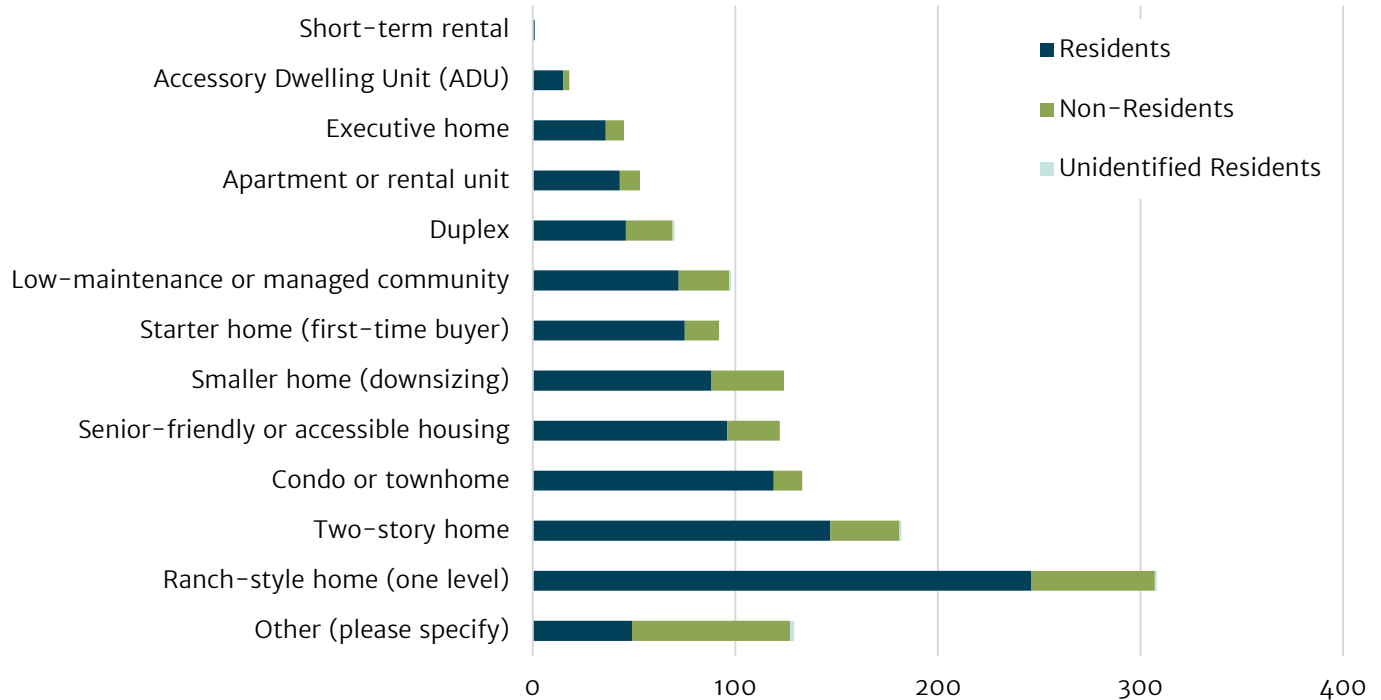
“Other (please specify)” was also a response option. Those responses were categorized manually and are illustrated in Figure 15. Taxes was the primary response among residents while housing maintenance and conditions was the largest category among non-residents.

Figure 15. Other Responses Submitted to Survey Question “What challenges make it hard to find or keep housing? (Check all that apply)”



The most popular housing type that respondents selected that would better meet their needs was a single-level ranch, followed by two-story, and condo or townhome.

Figure 16. What kind of housing would better meet your needs? (Check all that apply)



Interviews

More than 30 interviews were conducted with a variety of stakeholders from categories including realtors, developers, contractors, investors, public service providers/non-profits, school district leaders, property managers, employers, public officials, Healthy Neighborhood Property Managers, and city staff.

Stakeholders broadly agree that Fitchburg faces both opportunities and constraints in its housing market. The community’s relatively young housing stock means there are fewer older homes to naturally filter down to more affordable price points, placing greater pressure on new construction to meet a wide range of needs. Demand is strong for senior-friendly housing—especially zero-entry, single-story condos and 55+ options—but these formats are expensive to build and land-intensive. At the same time, developers report high interest in “missing-middle” formats (2–4 units, small multifamily, and three-story townhomes), which could serve downsizing seniors and younger households alike. Several interviewees emphasized that Fitchburg is well-positioned to lead the region in missing-middle development if residents can be persuaded of the benefits of higher density, alley-loaded units, and walkable infill.



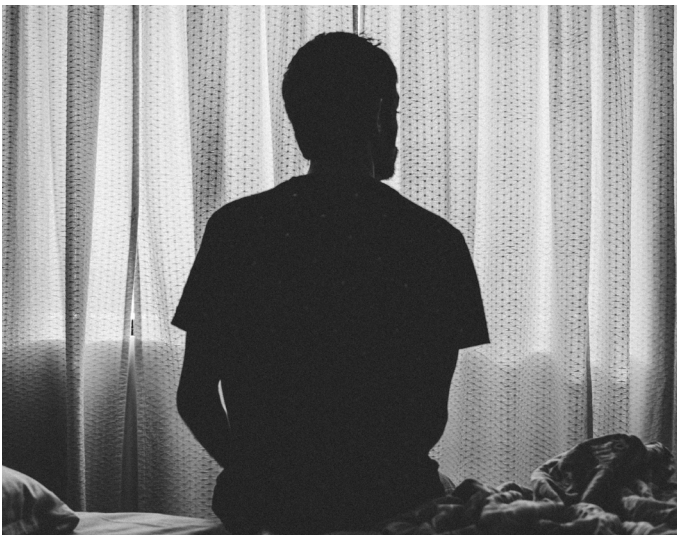
Image: The Courtyard Senior Assisted Living.



Across interviews, development barriers emerged as a consistent theme. Developers described Fitchburg’s approval process as lengthy (often a year for subdivisions), unpredictable, and burdened by duplicative steps. The smart code was frequently cited as inconsistently interpreted and unclear, particularly around density expectations. Comparisons to Middleton and Sun Prairie—seen as more straightforward and “developer-friendly”—were common. A recent analysis of the approval times of 95 development projects across the Madison Metro is juxtaposed to this perception. The reality is that the City of Fitchburg development timeline is approximately 108 days shorter than the development process in Madison, which has the second shortest development process timeline. (See Chapter 4.)



High impact fees were repeatedly identified as a major contributor to rising rents and construction costs, with some developers arguing that fees make building affordable single-family homes “impossible.” Several suggested waivers or reduced fees for projects that include affordable units. Many indicated they would like the City to take a more active role in assembling and banking land, then offering sites through RFPs to help small and mid-size builders participate.



Affordability and rental market concerns were raised from multiple angles. Property managers noted rising demand for micro-units and efficiencies, and a flattening of luxury-unit leasing. Others highlighted the lack of marketing for programs that help residents avoid housing instability, suggesting better promotion of existing resources, United Way 211 kiosks in key neighborhoods, and more flexible supports such as mid-lease rental assistance or move-in aid. Stakeholders also expressed concern about the balance between owner-occupied and rental units, as well as the challenges created by Fitchburg’s limited identity, lack of a high school, and perception as a commuter community.

Finally, many interviewees identified opportunities for policy and programmatic action. Suggestions included mapping infill opportunities, encouraging ADUs—particularly as a long-term aging-in-place strategy—creating a homeowner rehabilitation program for older neighborhoods, and refining policies around parkland dedication and density bonuses. Some advocated for more efficient use of land through alternative stormwater solutions (e.g., tree wells instead of

ponds). Overall, stakeholders urged the City to adopt a clearer and more proactive stance toward growth: not whether it will occur, but how to guide, facilitate, and expedite it in a way that expands housing options and improves affordability. This will be part of the conversation with community members as part of the upcoming comprehensive plan update process.

Focus Groups

Focus Groups were held with Seniors, the Latino Chamber of Commerce, and city staff. The Senior Center event had approximately 27 participants on July 21, 2025. Additionally, three city staff members and a senior living developer attended the event. Participants represented a range of income levels and physical abilities. Priorities focused on affordable housing costs (including Homeowners Association fees and taxes), physical accessibility (no stairs), and a sense of community.



Outreach Events

The consultant team, city staff, and steering committee members attended several community events to obtain feedback related to housing. Events included Parks Alive – Allied Park, Community Night Out, Oasis Café, Splash Pad, Summer Resource Fair, Mount Zion Baptist Church, and La Hispania Grocery Store.



Project Coordination and Oversight

Loreen Gage, Housing Initiatives & Programs Specialist for the City of Fitchburg, coordinated this project, with oversight by the Steering Committee, CEDA and the Housing Advisory Committee, an ad-hoc group of local and regional stakeholders assembled to inform discussions about Fitchburg's current and future housing needs.

Housing Market Findings

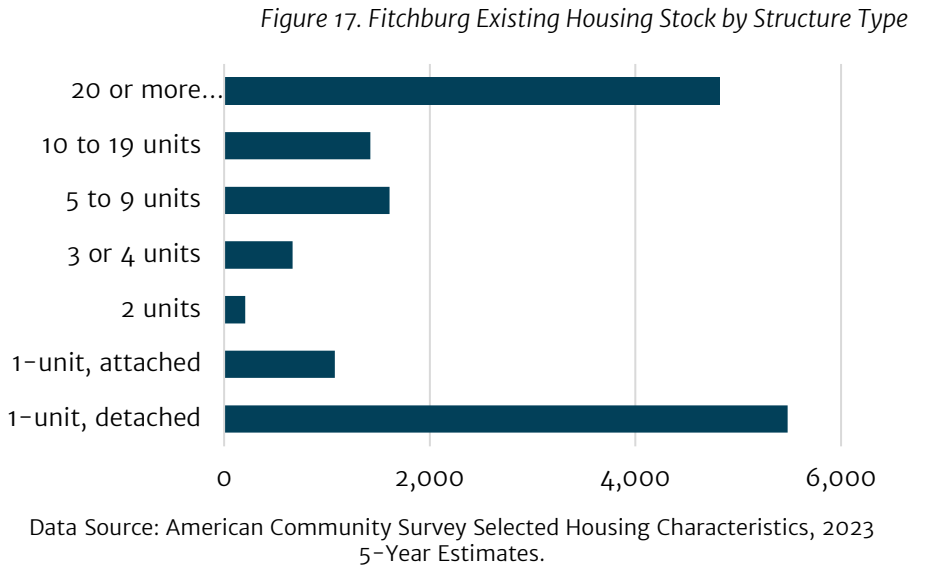
Existing Housing Characteristics

Housing Structure by Type

The dominant housing unit structure type in the City of Fitchburg is 1-unit, detached, however, the second most common type are structures with 20 or more units (Figure 17).

One-unit Attached vs. Two or More Units Explained

The difference between a structure with one-unit, attached and a structure with two or more units is in how it is legally separated by parcel number and address. For example, a structure with one parcel number and two units is a two-unit structure. However, a structure that has two units that share a wall and separate parcel numbers (such as a condo), is called a one-unit, attached.



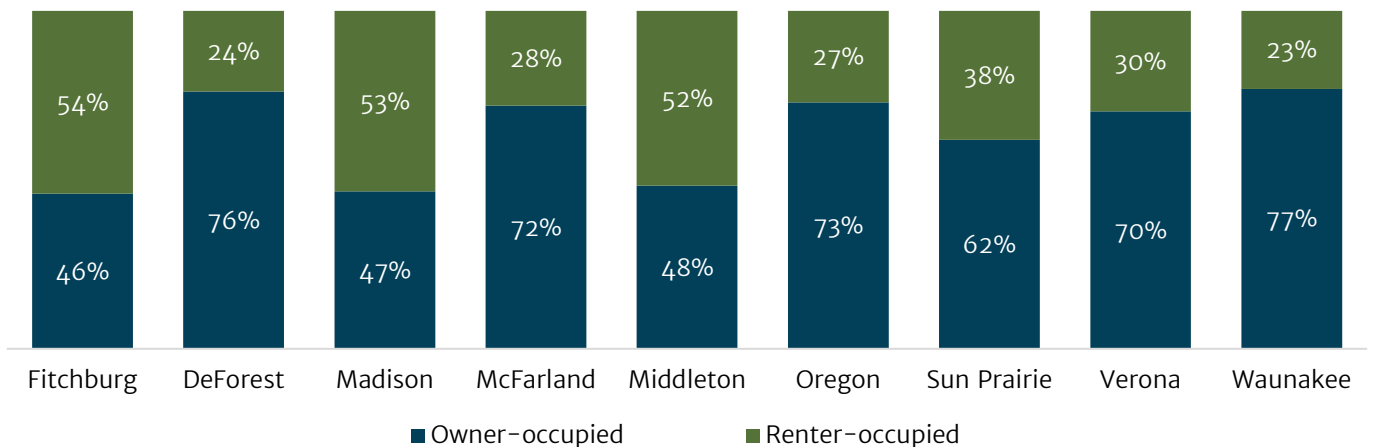
Occupancy by Tenure

Housing tenure is about the property rights of the occupant. Owner-occupied tenure means that the unit is owned by the occupant and holds all the property rights associated with ownership. Renter-occupied means that the owner of the property has turned over the right to occupy the unit to a tenant in exchange for rent payments. It does not indicate the type of structure. For example, a 1-unit, detached property may be occupied by a tenant. Similarly, a 20 or more-unit structure may be occupied by condo owners. Figure 18 illustrates the housing tenure in Fitchburg (54.1% renter-occupied; 45.9% owner-occupied) compared to other communities.

City of Fitchburg, Growing Fitchburg 2030 Comprehensive Plan

Policy 1.1.3 in the housing chapter states “Promote a higher level of owner-occupied housing compared to renter-occupied units within new neighborhoods.”

Figure 18. Occupied Housing by Tenure

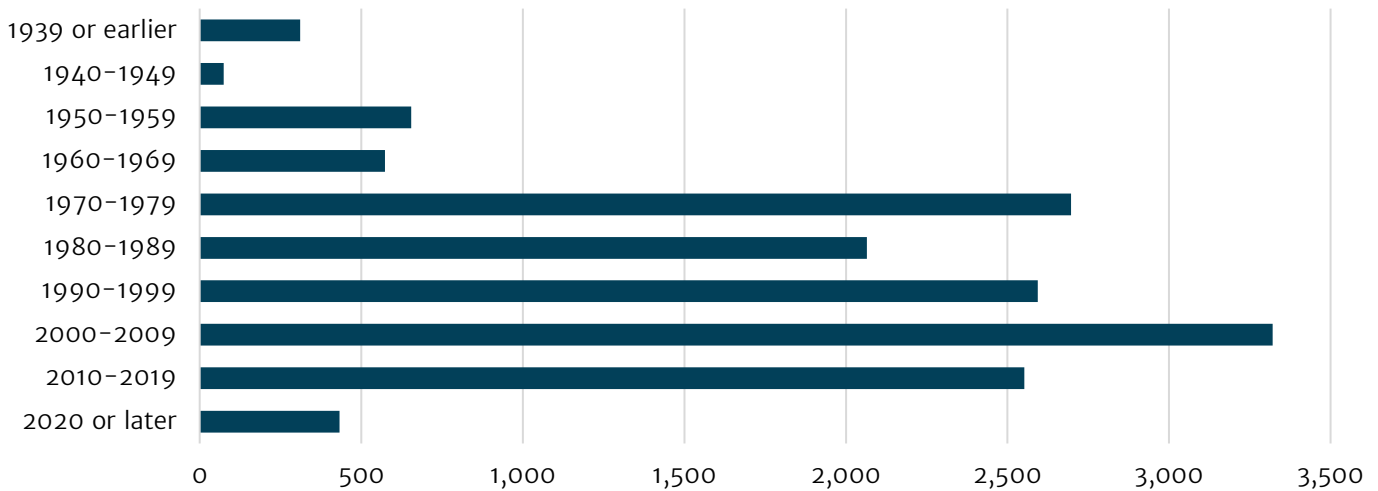


Data Source: American Community Survey Selected Housing Characteristics, 2023 5-Year Estimates.

Housing Stock by Decade Built

Nearly 50% of the housing stock in the City of Fitchburg was built between 1970 and 1999. More than 40% of the housing units have been built in the last 25 years (Figure 19).

Figure 19. Existing Housing Stock by Decade Built



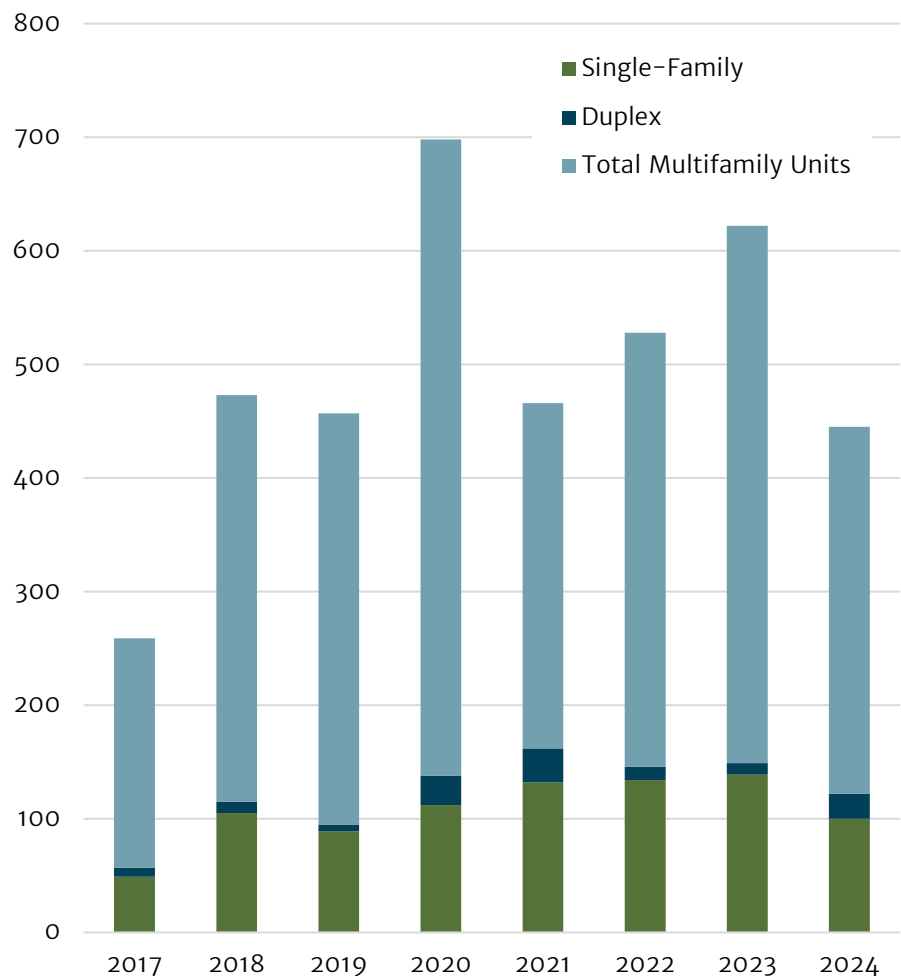
Data Source: American Community Survey Selected Housing Characteristics, 2023 5-Year Estimates.

Construction Permit Trends

Based on data obtained from city staff, the number of permits approved for construction has steadily increased since 2017. The average number of units built between 2017 and 2024 was 108 single-family units, 16 two-family units, and 371 multifamily units. The largest number of units permitted in any one year was 698 in 2020. That year, 560 multifamily units were approved. The largest number of two-family units permitted was 30 in 2021. For single-family, it was 139 units in 2023.

It is important to remember a key input for housing development: the availability of land. Construction of new single-family units generally occur as greenfield developments with fewer units per acre, whereas the construction of new multifamily units may occur on previously developed commercial or industrial property with higher densities.

Figure 20. Fitchburg Permit Trends by Residential Type



Data Source: City of Fitchburg.

Development Costs and Process Comparison

New housing requires land, labor, materials, funding sources, and permits. Land value is a function of the following:



Access to amenities (e.g., utilities, transportation infrastructure, retail, restaurants, entertainment, services, etc.),

Permitted uses

Natural constraints (e.g., topography, soil conditions, water table level, proximity to natural features, etc.)

A willing buyer and a willing seller

Development costs include:



Architectural and Engineering Services

Survey, Appraisal and Legal Fees

Permit Fees

Loan fees and interest costs

Property Taxes and insurance

Labor Costs

Materials and furnishings

Holding costs

“Approvals can be lengthy, which adds to the cost of the development through interest on predevelopment loans. When the new development intends to provide multifamily or affordable housing, approvals are often contentious and uncertain, which can reduce supply and add costs.”

– How Housing Matters.org, *Why and How Localities Should Say Yes to Housing*

Whether it is a single-family homeowner looking to build their dream home or a multifamily developer, both are impacted by the time it takes for plans to be approved and permits issued. These are the factors that localities have control over. For the multifamily developer, delays mean lost income. For the single-family homeowner, delays mean carrying the costs of their existing home and construction interest on the new home.

Building Fees

The City of Fitchburg Building Inspection Department provided new construction permit data for 2024 through September 30, 2025. Permit applications include estimated construction costs and project descriptions (e.g., New Single-Family Unit, New Duplex Unit, etc.) Table 3 summarizes the findings from that data.

The following data points stand out:

- As of Sept. 30, 2025, the total permit fees for a new single-family unit were \$3,550.
- In less than a year, the cost of constructing a new single-family unit has increased nearly 6%, while the cost of constructing a two-family unit (or duplex) has increased 2% implying economies of scale.
- Fees for single-family units have increased 3.3% over the last year, while fees for two-family units have decreased 3.2%.
- In 2025, the cost-of-living adjustment (COLA) was 2.8%.

Table 3. New Construction Costs by Type

	New SF Res. Construction		New Two-Family Construction	
	2024	2025*	2024	2025*
Number of New Construction Permits	96	56	36	24
Total Cost of New Construction	\$41,029,085	\$25,383,494	\$9,382,557	\$6,367,300
Cost of New Construction/Unit	\$427,386	\$453,277	\$521,253	\$530,608
Permit Fees	\$329,883	\$198,792	\$107,702	\$69,468
Permit Fees/Unit	\$3,436	\$3,550	\$2,992	\$2,895

* As of September 30, 2025.

Note: Data set did not include park improvement fees or fee in lieu of parkland dedication.

Development Fees

A full list of development fees by municipality is available in Appendix C. Since municipalities apply a variety of methods to permit and impact fees, a development scenario was created for comparison purposes. To enable the city to track changes since the 2019 study, the same scenario in that study was applied to the furthest extent possible. The following table highlights those elements of the scenario that are the same and additions for this updated report.

Table 4. Development Scenario Table

	Units	BR	2019 Development Scenario			2025 Scenario Additions		
			SF	Total disturbed area (sq. ft.)	Impervious Area (sq. ft.)	Structures	Acres	Meter Size
Single Family	30	3	2,500	3,500	3,500	30	8	5/8"
Duplex	16	3	1,500	3,500	3,500	8	5	5/8"
Multi-family	60	2	1,200	55,000	45,000	1	3	2"

Additional assumptions include the following:

- This new subdivision is located in a Smart Code District.
- There will be no amendments, extensions, or reinspection needed.
- None of the units are income or age restricted.
- The multifamily building is on a corner lot with two driveway access points.
- The single-family and two-family units are single-story units.
- There are 39 total parcels.
- Total Cost of Construction for the multifamily building is \$12,240,000 or \$170/sq. ft.
- The street frontage is 1,670 ft.
- Cost to purchase the land and the time to get through the development process are held constant across all the communities.
- Land is development ready. All the infrastructure to the site exists. The Capital Area Regional Plan Commission and the Madison Metropolitan Sewer District have approved the development. No additional site preparation is needed.

Based on development fees adopted for 2026, the following table highlights the cost of the development in each of the peer communities as well as how costs have changed since 2019.

Table 5. Development Scenario Cost Comparison

Fee per Unit by Type	Fitchburg	Deforest*	McFarland *	Middleton*	Oregon	Sun Prairie	Verona	Waunakee*
Single Family	\$9,349	\$7,909	\$14,109	\$6,190	\$13,549	\$7,855	\$4,878	\$5,500
Two-Family	\$8,594	\$7,784	\$10,551	\$5,825	\$12,749	\$7,273	\$4,483	\$3,786
Multifamily	\$5,769	\$5,227	\$9,782	\$4,618	\$7,311	\$6,222	\$5,385	\$3,377
Total Development Cost	\$764,066	\$675,450	\$1,178,995	\$555,970	\$1,049,106	\$725,361	\$541,164	\$427,203
<i>% Change since 2019</i>	9%	17%	N/A	7%	N/A	130%	-12%	-7%

Note: Communities with grey text are still in the process of being fully vetted.

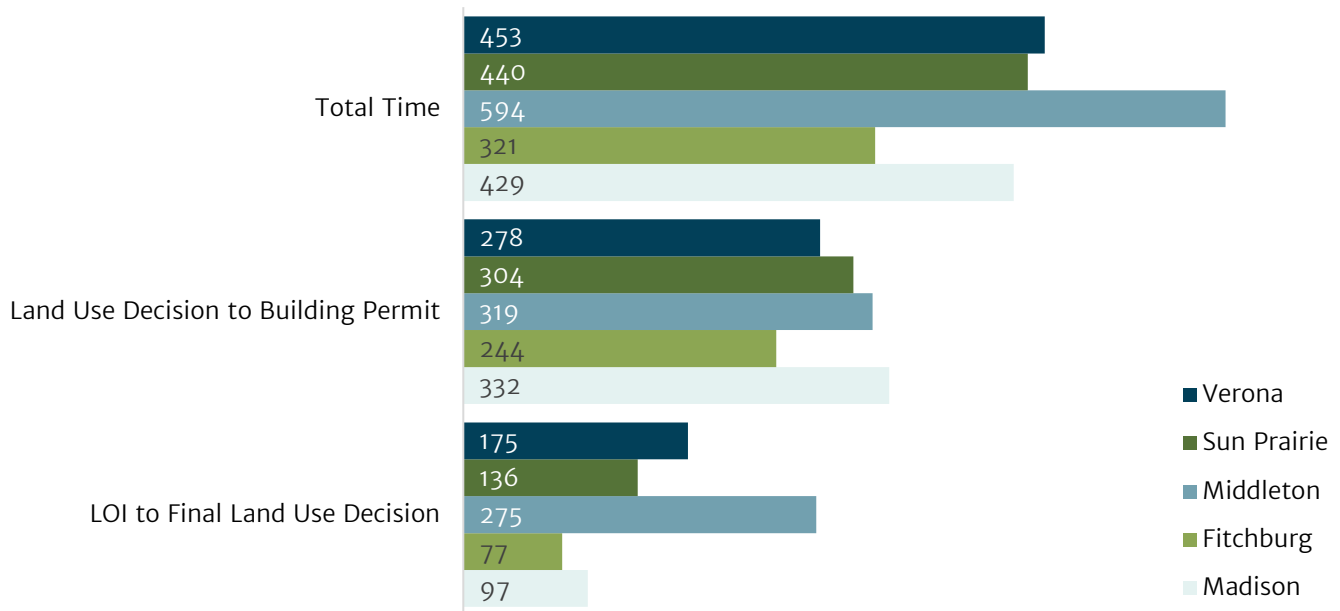
* Communities which use consultants for plan review and engineering. These costs may not be captured in this table.

The average cost to develop this hypothetical project among these peer communities is \$739,639. The City of Fitchburg fees are just slightly higher at \$764,789.

Development Process

Fees are only part of the development story. The old adage, “Time is money” is particularly applicable in the development process. In 2024, Smart Growth Greater Madison and Downtown Madison analyzed the approval timelines of 95 developments in Fitchburg, Madison, Middleton, Sun Prairie, and Verona. The City of Fitchburg’s total approval process is approximately 108 days less than the next lowest approval timeline (Figure 21). That’s a savings of nearly three and a half months of holding costs, interest payments, etc.

Figure 21. Madison and Metro Approval Timeline (by days on average)



Data Source: Terrell, Gabriel, et al. (2024). *A Comparison of the Approval Process Durations in the Greater-Madison Area*. Retrieved from: <https://downtownmadison.org/wp-content/uploads/2024/05/A-Comparison-.pdf>

Housing Sale Trends

Metrics used to analyze for-sale market trends include the number of units sold, changes in median sale price, the sales price amount above or below the list price, and average days-on-market (DOM). For-sale inventory includes single-family, duplexes, and condominium units. **In general, all metrics in all housing types indicate a tightening of the housing market in Fitchburg.** This is likely due to supply not keeping pace with market demands.

Note: All sales data was retrieved from the Multiple Listing Service by Jenny Sanders, First Weber Realtor. Data points for 2025 are as of November 20, 2025.

Single-Family Units

The number of single-family home sales over the last five years has been decreasing. There were increases in 2021 and 2024, but this is likely due to new residential development becoming available (Figure 22). In 2019, the median number of days on the market was 11. In 2025, it was seven days.

In 2019, the sale price was, on average, nearly \$4,000 below the listing price. In 2025, the sales price is more than \$2,400 above the listing price, on average (Figure 23).

The median sale price for a single-family home in 2019 was nearly \$348,900. As of November 20, 2025, it was \$530,100, an increase of 52% over 2019 (Figure 24).

Figure 22. Total Single-Family Units Sold

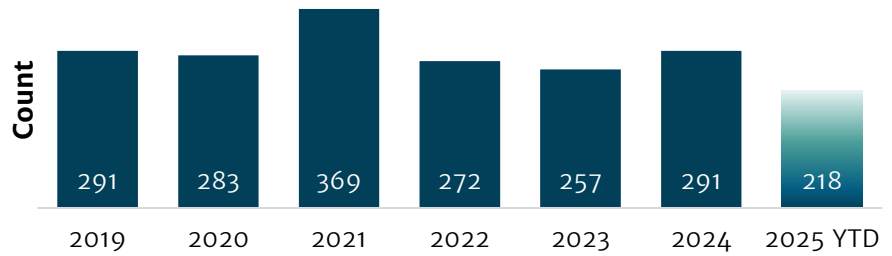


Figure 23. Average Sales Price Above or Below the List Price

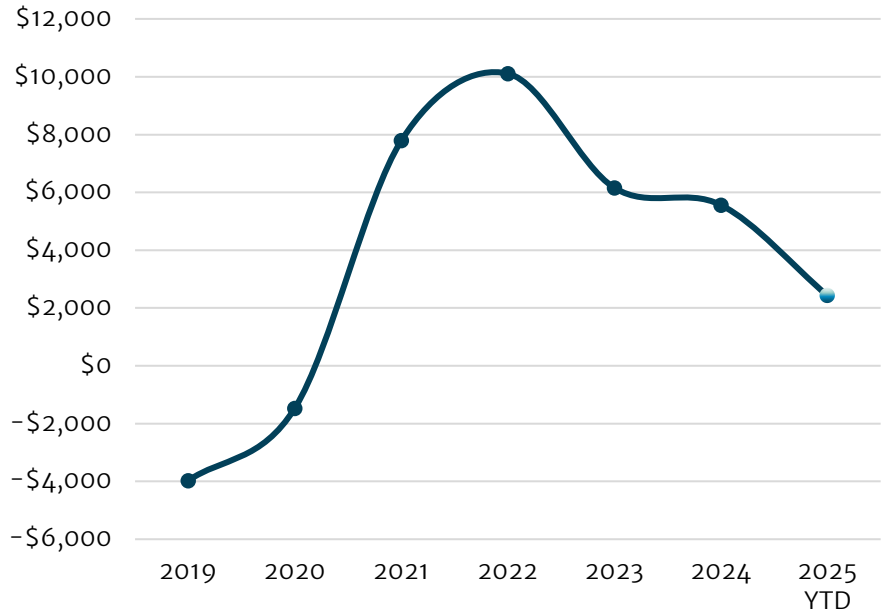
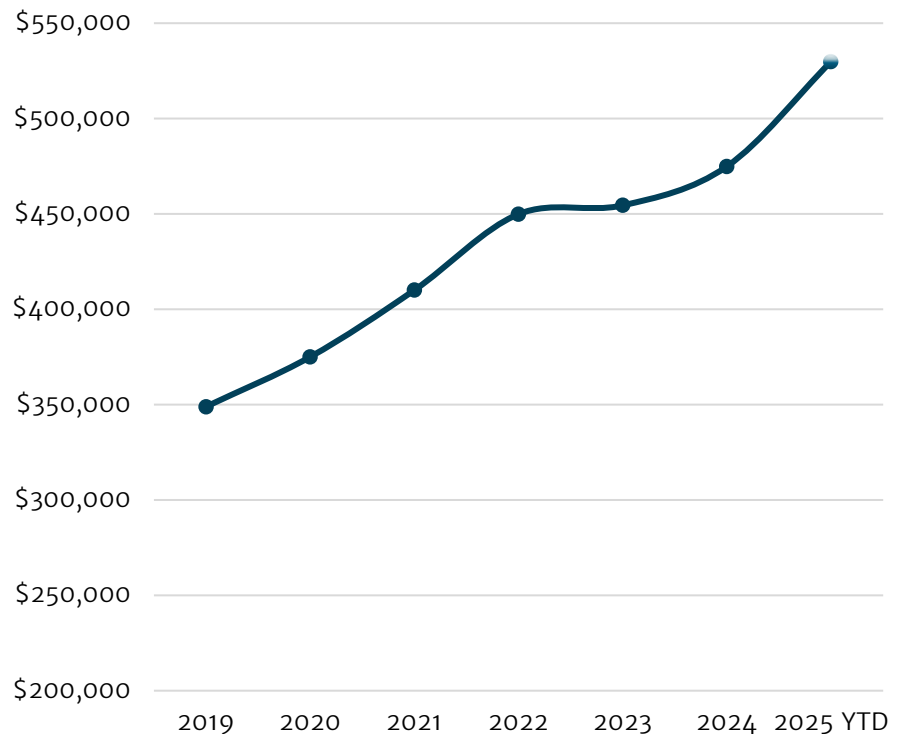


Figure 24. Single-Family Median Sales Price Trends



Duplex Units

The number of two-family home sales over the last five years was at its highest point in 2019. The general trend in the number of sales is decreasing, however, there were bumps in sales in 2021 and 2022 (Figure 25).

The number of days on the market has fluctuated greatly for duplex units, but the general trend is that they are on the market longer. In 2019, they were on the market for 18 days while in 2025, they are on the market for 20 days.

The sales price in 2019 was, on average, approximately \$9,500 below the listing price. It was above listing price from 2021 to 2023. In 2025, it was approximately \$9,300 below the listing price. The variability in the sales of duplexes is likely due to outlier transactions (Figure 26).

The median sales price has also been increasing. The median sales price in 2025 is up 73% since 2019 (Figure 27).

Figure 25. Total Duplex Units Sold

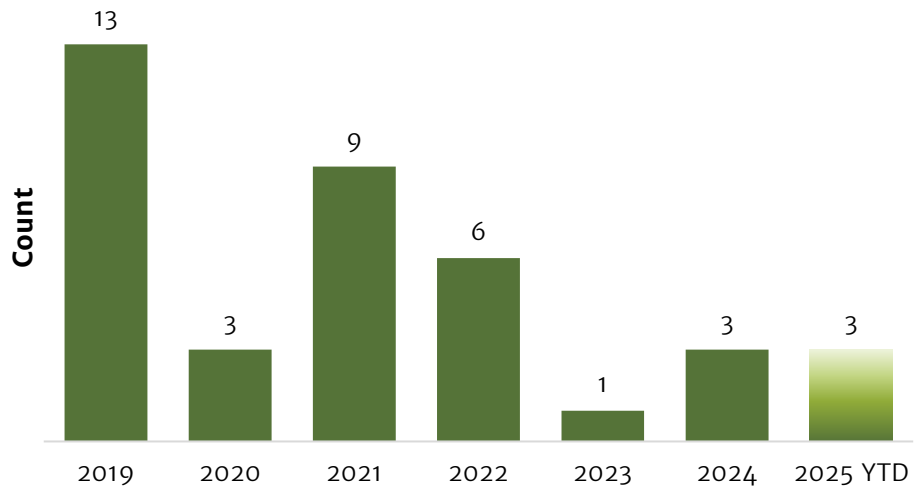


Figure 26. Average Sales Price Above or Below the List Price for Duplex Units

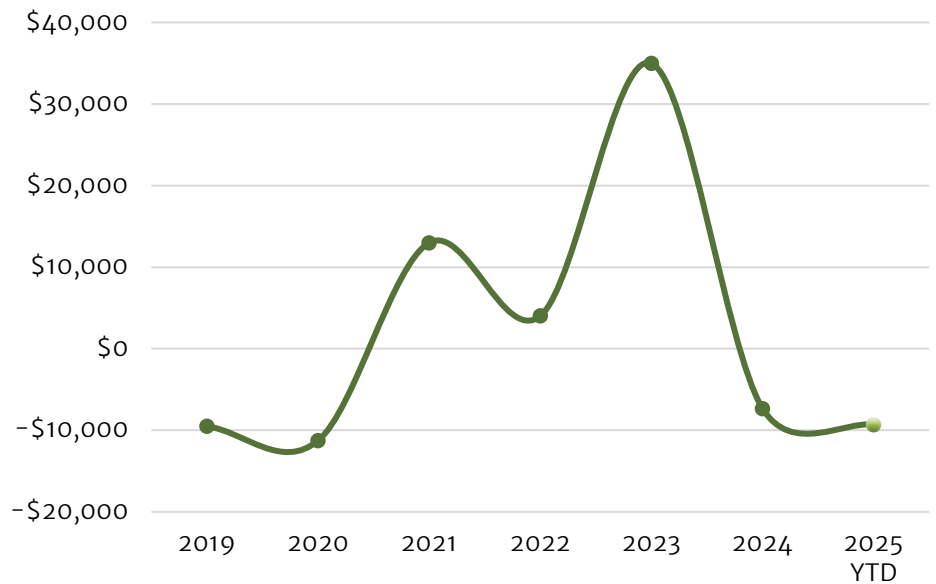


Figure 27. Median Sales Price Trends of Duplexes



Condominium

In general, sales of this type have also decreased over the last five years (Figure 28) except for a spike in sales in 2020. Compared to 2019, however, DOM went from fourteen days to eight days.

The average sales price above listing price increased dramatically from 2019 to 2022. Since 2022, sales prices have been above listing prices, but to a lesser extent (Figure 28). The median sales prices, in general, for condos has been increasing since 2019 (up 44%) except for some dips in 2020 and 2024 (Figure 29).

Figure 28. Total Condo Units Sold

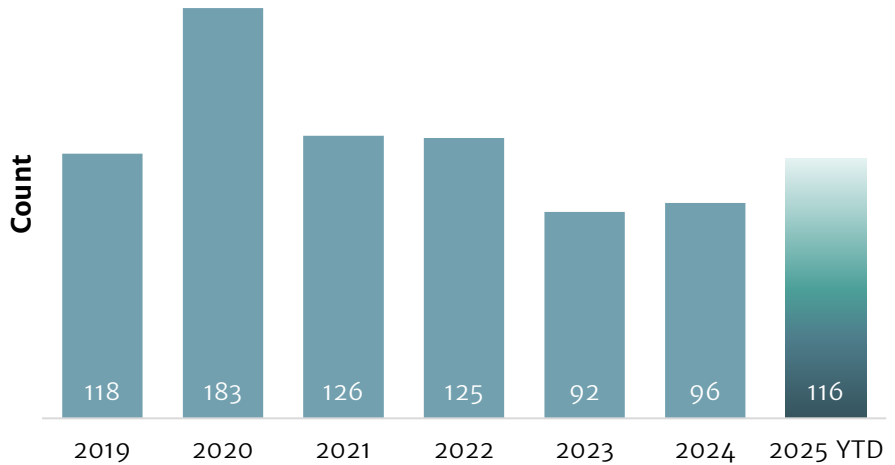


Figure 29. Average Sales Price Above or Below the List Price for Condo Unit

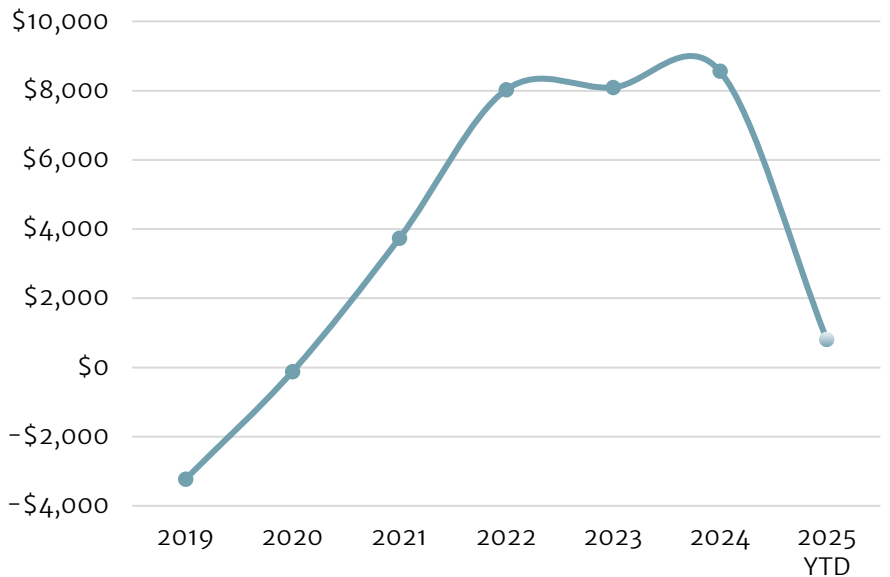
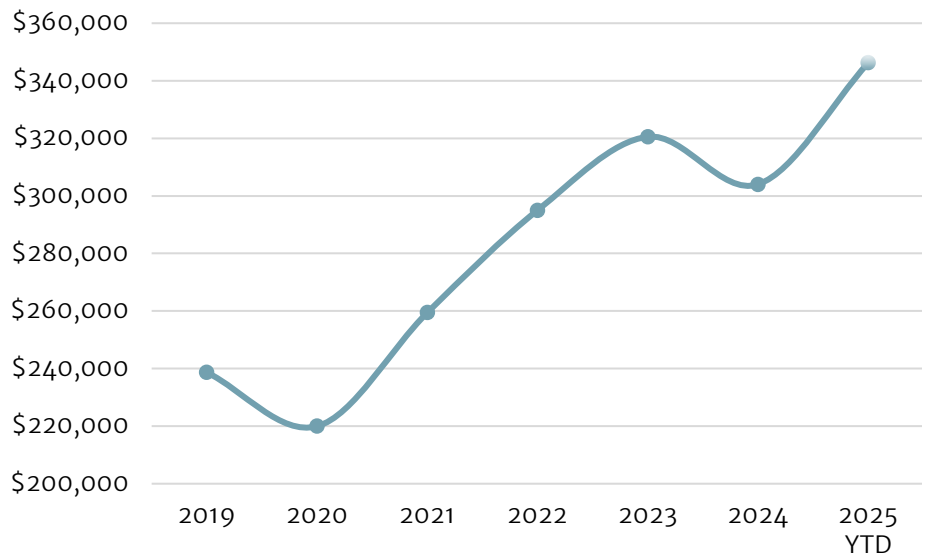


Figure 30. Median Sales Price Trends of Condos

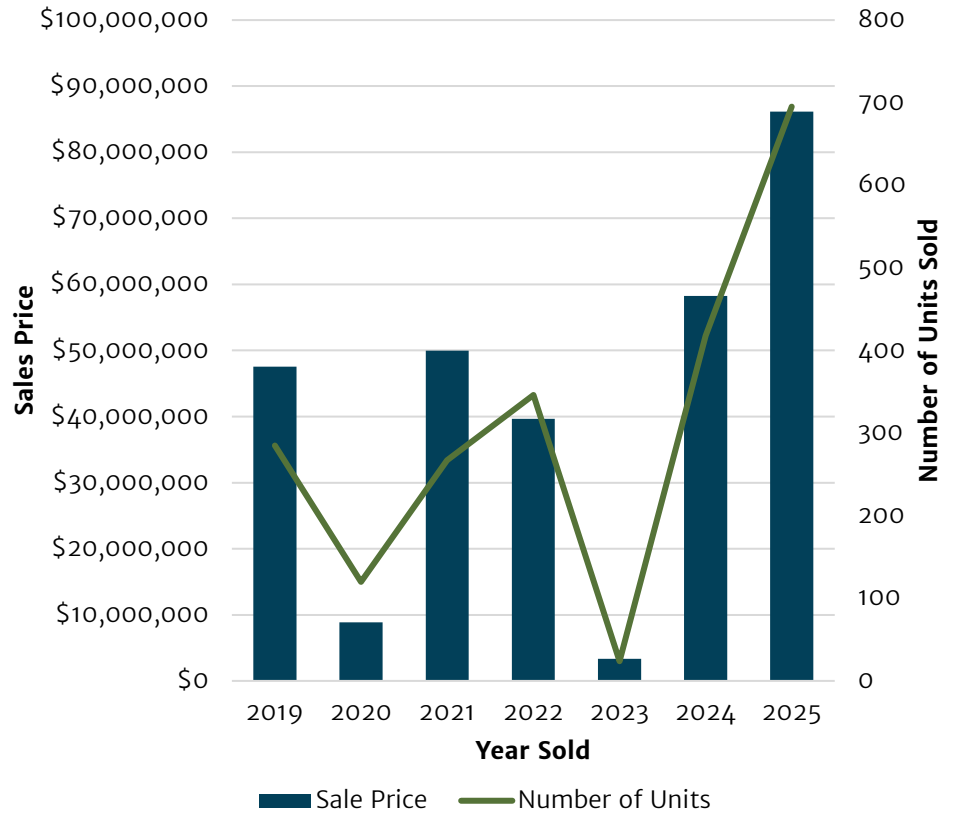


Multifamily Sales

Figure 31 illustrates the sales volume of properties with four or more units per structure in terms of both the sum of sales prices as well as the sum of units sold. The pandemic in 2020 can be attributed to lower sales volume, but it is unclear why volume decreased in 2023 and is outside the scope of this study.

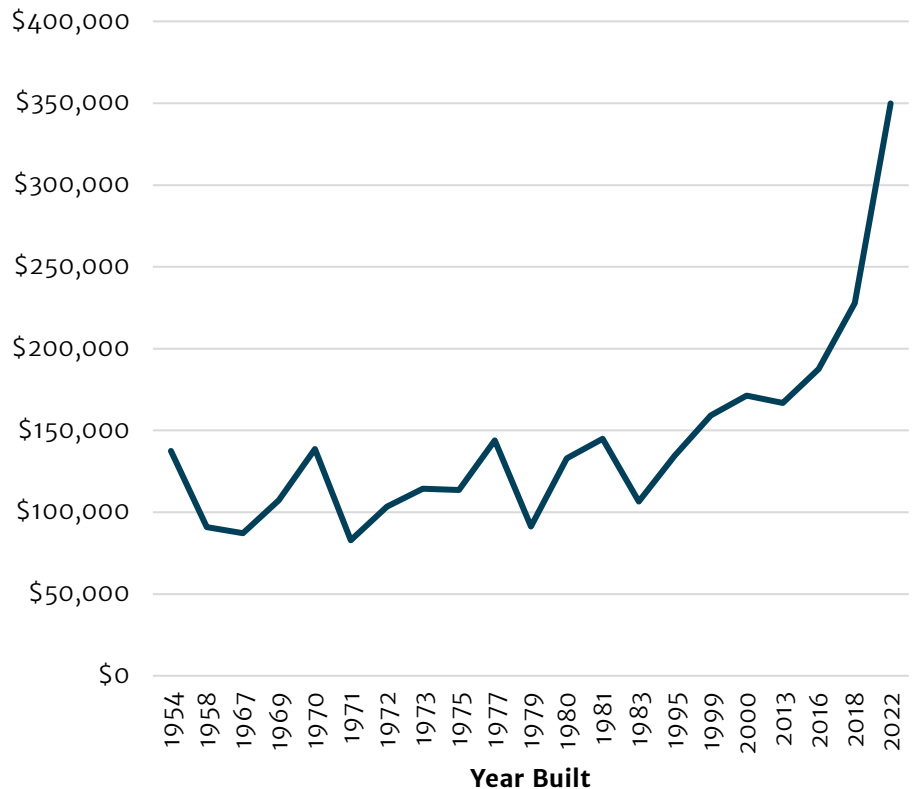
Figure 32 compares the sale price per unit to the year the unit was built. Most units built between 1954 and 1983 sold for between \$80,000 and \$120,000 per unit with a few exceptions. The sales price per unit for properties built after 1995 get progressively higher. Note that the sales price per unit is an indication of the existing conditions of the property including amenities which is likely why there are few outliers. It is important to keep this in mind when considering investments into older properties.

Figure 31. Multifamily Property Sales Trends (2019–2024)



Data Source: City of Fitchburg Assessors Office.

Figure 32. Sale Price per Unit by Year Built



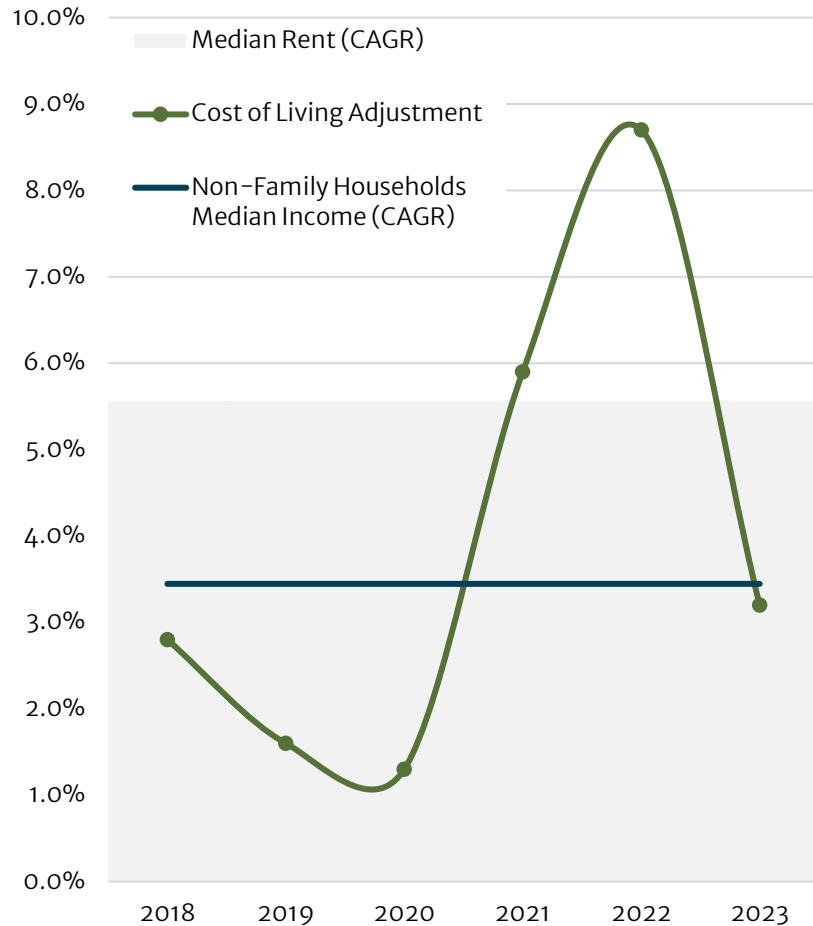
Data Source: City of Fitchburg Assessors Office.

Rental Market

Median Rent

According to the American Community Survey five-year estimates, in 2018, the median rent was \$993. By 2023, the median rent in the city was \$1,302. Since 2019, the compound median rent growth rate of units in Fitchburg has been 5.6%. Non-family household median income compound annual growth rate (CAGR) has been 3.4%. Households on a fixed income, such as social security or supplemental security income, receive a cost-of-living adjustment (COLA) to offset the rising costs of goods and services, but the rate varies year to year (Figure 33). When incomes don't increase at the same rate as rent increases, household budgets get pinched, choices become limited, and needs grow. This explains the struggle many households are facing related to affordability. While it is not a challenge the city can solve outright, awareness of the problem will support policy and programs aimed at helping those hit hardest.

Figure 33. Growth Rate Comparison of Median Rent and Median Income (2018-2023)



Data Source: American Community Survey Selected Housing Characteristics, Income in the Past 12 Months, 2018 and 2023 5-Year Estimates.

Vacancy

According to Apartments.com, of the approximately 6,675 units on listed properties, there were approximately 226 units available for rent in Fitchburg as of July 28, 2025. There were more listings, but the remaining units were either not available or not verified. Of the available units, the average size was 1,006 sq. ft. and the average rent range was \$1,527-\$2,254 per month.

The Dane County Regional Housing Strategy report suggested that a healthy vacancy rate for rental units is 5%. Acknowledging that not all rental units are listed on a service like Apartments.com, some units are listed as available that are occupied, and through conversations with various knowledgeable sources, Redevelopment Resources believes that Fitchburg's vacancy rate at the time was 3.4% overall. For income-restricted and age-restricted rental housing, the vacancy rate was approximately 1.1%, and 0.7% respectively.

Alex is a twenty-three year old new Epic employee providing onboarding services to insurance companies across the U.S. When he moved in September, he didn't want to be dependent on a vehicle and he enjoys trail running. Fortunately, he was able to find an available unit at Terrace Point Apartments which is conveniently located on Bus Route 75 and easy access to a plethora of trails.

A one bedroom 781 sq. ft. unit at Terrace Point rents for \$1,495/mo.

Affordability

Affordable housing is defined by the U.S. Department of Housing and Urban Development (HUD) as a household spending no more than 30% of its income on housing costs. Median family income is calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and income limits for HUD programs. The following table outlines the established FMRs by HUD, the estimated incomes needed to afford those units, and the types of occupations with median incomes at or below the income needed by number of bedrooms.

Table 6 contextualizes the realities of the graphic on the next page by income level, number of bedrooms, and the number of available units as of July 28, 2025, on Apartments.com.

Table 7 breaks down the number of apartments in Fitchburg listed as available on July 28, 2025, by bedroom size and affordability by area median income (AMI). Hypothetically, if two households were each looking for a two-bedroom apartment affordable at 40% AMI in Fitchburg on July 28, one of them would have lost out as there was only one two-bedroom unit available at that time (Table 7). They then have two choices:

1. Lease an unaffordable two-bedroom unit
2. Compete with those that can only afford one-bedroom units

Table 6. Typical Occupations with Median Incomes at or above the Annual Income Needed to Rent Apartment Unit by Number of Bedrooms

Number of Bedrooms	Fair Market Rent	Annual Income Needed	Madison Metro Occupations with Median Incomes at or above Income Needed
Zero-Bedroom	\$1,080	\$43,200	Office and Administrative Support; Production
One-Bedroom	\$1,282	\$51,280	Educational Instruction and Library
Two-Bedroom	\$1,472	\$58,880	Life, Physical, and Social Science; Community and Social Service; Arts, Design, Entertainment, Sports, and Media; Protective Service; Construction and Extraction; Installation, Maintenance, and Repair
Three-Bedroom	\$1,935	\$77,400	Business and Financial Operations
Four-Bedroom	\$2,161	\$86,440	Healthcare Practitioners and Technical; Architecture and Engineering; Computer and Mathematical; Legal; Management

Data Source: National Low Income Housing Coalition; Bureau of Labor Statistics, Occupational Employment and Wage Statistics, Madison, WI, Metro Area.

Table 7. Number of Available Units based on Rent Limits for Tax Exempt Properties

Dane County	EFF.	ONE	TWO	THREE	FOUR	FIVE	SIX	Total
30% AMI*	0	0	0	0	0	0	0	0
40% AMI*	0	0	1	0	0	0	0	1
50% AMI*	0	22	32	4	0	0	0	58
60% AMI*	7	92	42	0	0	0	0	141
80% AMI+	10	161	107	18	0	0	0	296
Total	17	275	182	22	0	0	0	496

* For tax credit and/or tax exempt bond-financed projects placed in service 4/1/2025 or later, or those not covered by the 'hold harmless' provision.

+ Limits for WHEDA financed properties based on HUD estimates of county median income.

Randy and his wife moved from southern California to the Madison area six years ago to be closer to his oldest daughter and grandchildren. His two other adult children also picked up and moved from California to Madison. His younger daughter works for a large local church assisting with event planning and facilities management. She and two other single women are renting a house on the west side of Madison. His son bought a house in Fitchburg after he retired from a tech company at age 45.

If an employee is at or below the median income of the following occupations, they would likely not be able to rent a unit in Dane County without a roommate or assistance:

- Food Preparation and Serving Related Occupations
- Personal Care and Service Occupations
- Building and Grounds Cleaning and Maintenance Occupations
- Sales and Related Occupations
- Healthcare Support Occupations
- Farming, Fishing, and Forestry Occupations
- Transportation and Material Moving Occupations

Ben transferred with his company from Baltimore to Madison. After a couple of years, he got a job working for Summit Credit Union. He and his family were renting an apartment, but the rent kept increasing. When he did the math, he realized that in 10 years he could own a home if the payment he was making in rent went towards a mortgage. With the help of a first time home buyer program and down payment assistance through the Urban League, Ben was able to purchase a home in southwest Madison.

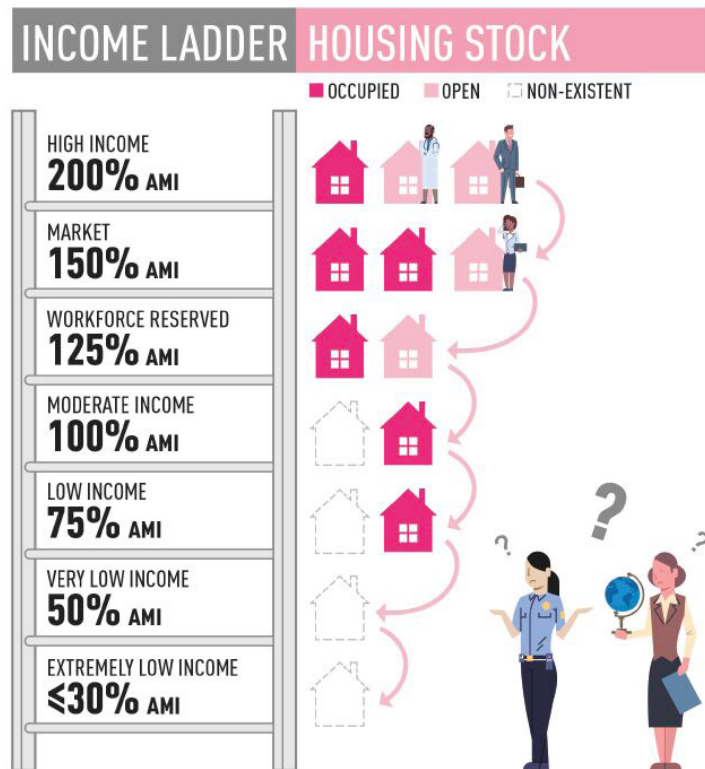
THE HOUSING LADDER



WHEN THERE AREN'T ENOUGH HOMES,

EVERYBODY COMPETES FOR WHAT'S AVAILABLE.

- SIGHTLINE INSTITUTE

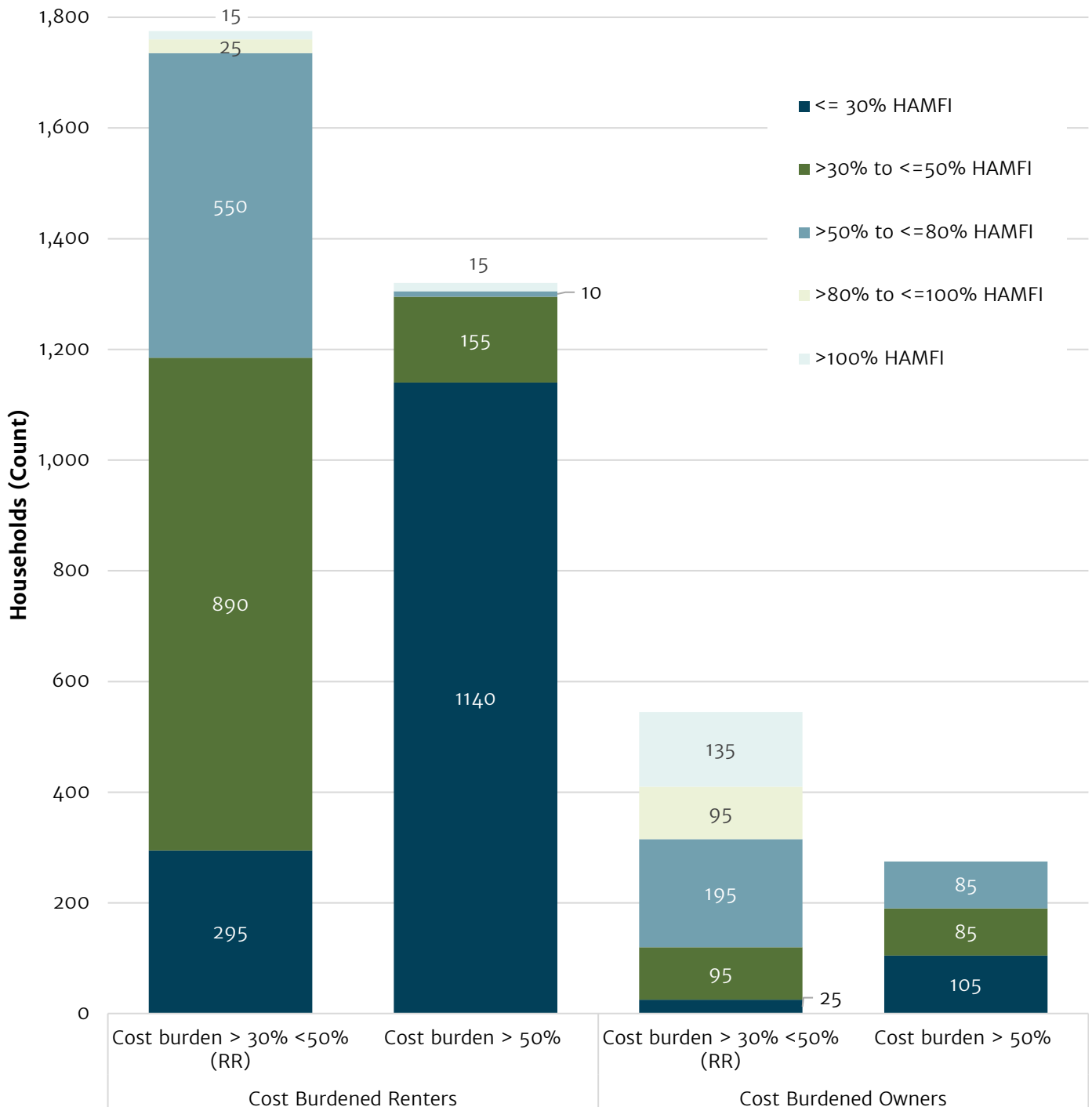


Cost Burdened Households

HUD also defines those spending more than 30% of income on housing as cost-burdened and those spending more than 50% of income on housing as severely cost-burdened. According to HUD's Comprehensive Housing Affordability Strategy data set (CHAS), 44.1% of renter households spend more than 30% of their income on housing costs – 18.8% spend more than 50%.

Figure 34 illustrates the number of cost-burdened and severely cost-burdened Fitchburg households by income level and tenure. The largest share of severely cost-burdened households are renter households with incomes less than 30% of HUD Area Median Family Income (HAMFI).

Figure 34. City of Fitchburg Cost Burdened Renters and Owners by Household Income Level



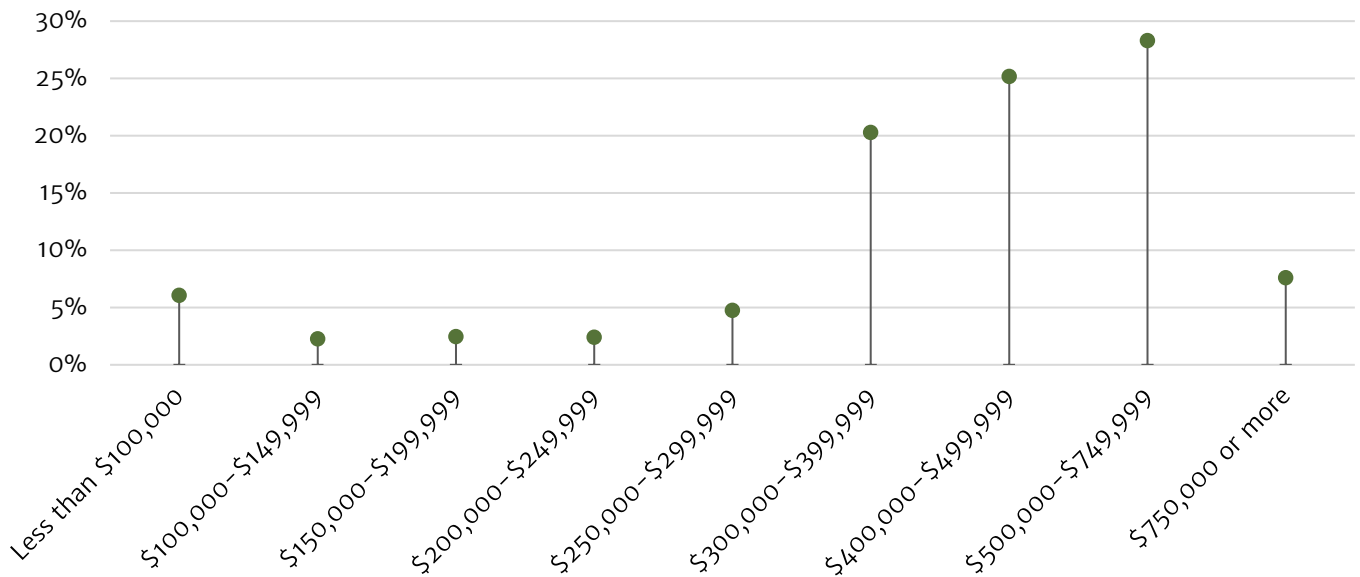
Source: U.S. Department of Housing and Urban Development, CHAS (2017-2021 ACS), City of Fitchburg.

Estimated Fair Market Value of Residentially Classified Properties

Map 3 illustrates the distribution of residentially classified properties by the estimated fair market value, location of low-income housing tax credit properties, neighborhoods that are part of the Healthy Neighborhoods Initiative, and transportation networks. Few key features to note:

- More than 80% of residential properties in the city have an estimated fair market value greater than \$300,000 (Figure 35).
- Low-income housing tax credit properties occur in neighborhoods with various levels of fair market value.
- Low-income tax credit properties commonly occur where there is access to multiple transportation methods.

Figure 35. Share of Residentially Classified Properties by Estimated Fair Market Value

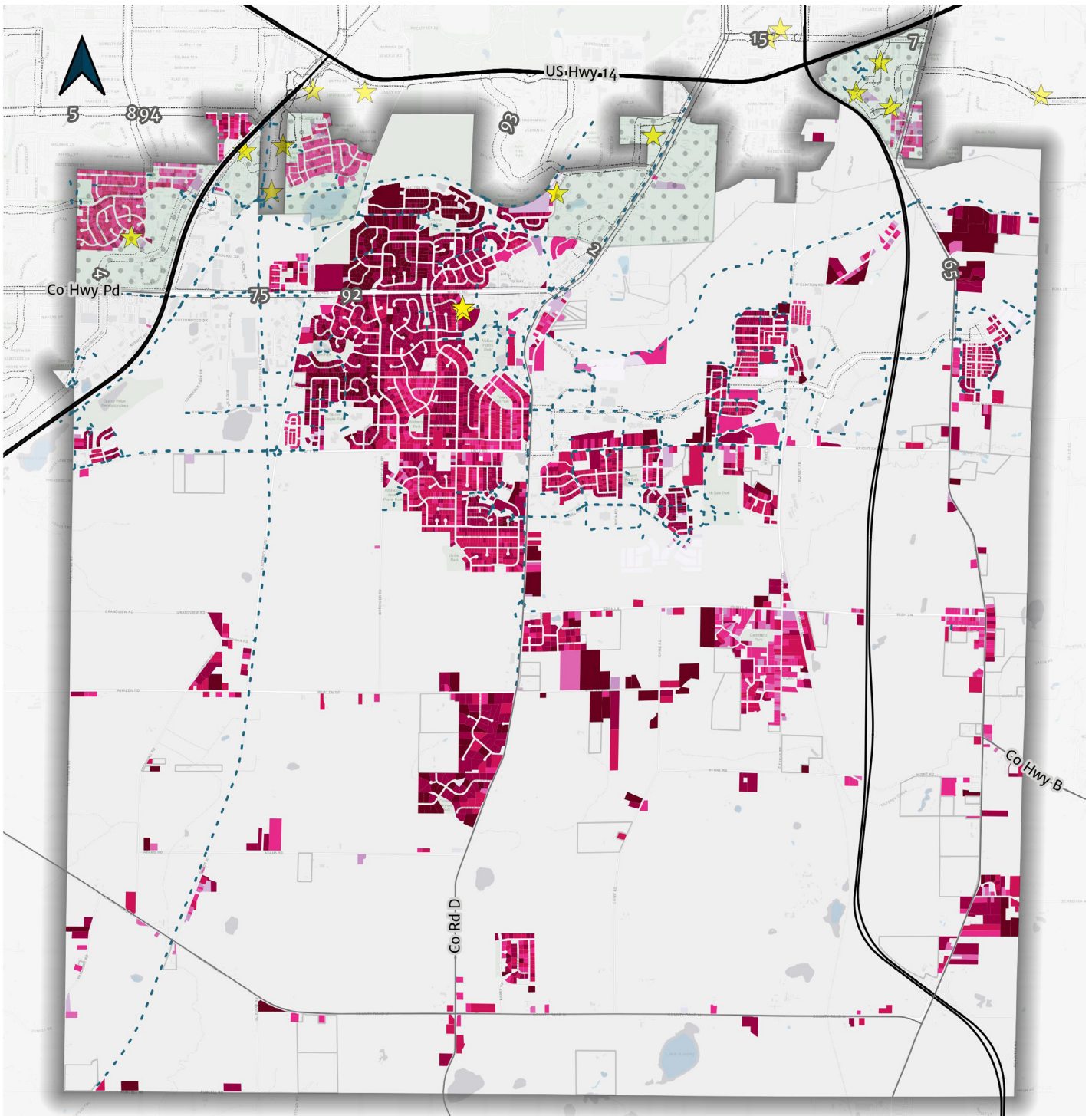


Property Classification System:
For assessment purposes a property may be assigned one or more classifications. For example, a property with the classification “1,4” indicates that a portion of the property contains a residence and the other portion of the property is for agricultural purposes and the assessment is based on the appropriate ratio.

- 1- Residential
- 2- Commercial
- 4- Agricultural
- 5- Undeveloped
- 5M – Agricultural Forest
- 6: Forest



Map 3. Residentially Classified Properties by Estimated Fair Market Value



Residential Properties by Estimated Fair Market Value

Residentially Classified
Parcels (2025)

- 0
- <\$100k
- \$100k-\$149k
- \$150k-\$199k
- \$200k-\$249k
- \$250k-\$299k

- \$300k-\$399k
- \$400k-\$499k
- \$500k-\$749k
- >\$750k

- Healthy Neighborhoods Initiative
- ★ Low Income Housing Tax Credit Properties



Transportation
Roads

- County Road
- US Highway
- Metro Transit Bus Routes
- Bike Facilities

D. Sarver
01/15/2026

Demand Forecast

The Dane County Regional Housing Strategy (2024–2028) recommended that Fitchburg build 495 units annually. However, based on our research for Fitchburg’s market area, Redevelopment Resources believes 396 units per year is a more attainable goal based on the assumptions in Table 8 and the land available for residential development. Over the next five years, that equates to 1,980 units. Should more land in the city become available for residential development and market conditions remain the same, the city isn’t limited by this estimate.



Table 8. Total Unit Demand

	Low	High
Estimated Households (2025)	14,640	14,720
Estimated Household Growth 2025–2030 (CAGR 1.3%, 1.8%)	940	1,400
Recommended Total Vacancy	6.5%	7.5%
Estimated Existing/Pending Housing Units	15,352	15,352
Total Unit Demand by 2030	1,240	1,980
Units built per year	248	396

The following demand tables outline the recommended number of units by price point, bedroom size, and tenure.

Rental Housing

Table 9. Rental Housing Demand Forecast

	Affordable/ Senior	Market Rate	Total
Studio	25	25	50
1-Bedroom	175	75	250
2-Bedroom	160	150	310
3+ Bedroom	70	15	85
Total	430	265	645

Mike is a retired chef with mobility issues. He has lived in his first floor apartment for more than thirty years and loves the community. Kids he watched grow up come back with their families to visit. Friends in the neighborhood help him get to the grocery store or run other errands. Rising costs of living, including heat and electrical, weigh on him, however, due to his fixed income.



Owner-Occupied Housing

Table 10. Owner-Occupied Demand Forecast

	Affordable/ Workforce	Market Rate	Total
2-Bedroom	225	400	625
3-Bedroom	300	350	650
4+Bedroom	25	35	60
Total	550	785	1,335

Rachel was thrilled with the idea of owning her own home and felt that purchasing a condo unit was the best first step in generating wealth. She could make the mortgage, insurance, tax payments and homeowner association (HOA) fees work if they stayed locked in. Five years into owning her condo, however, and she is at risk of losing it due to exponential increases in HOA fees.

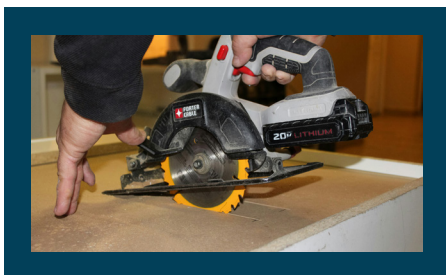
Goals and Recommendations

Based upon data gathered from secondary sources and information gleaned from the housing survey, interviews, focus groups, and local market intel, goals, objectives, and recommendations have been developed. Working to achieve these goals, the City will have an impact over time. Changing the housing landscape will not be a quick fix, and achieving measurable results will take time. What follows is a multi-pronged approach to address housing inventory, quality, accessibility, affordability, and local policy.

Goal 1: Ensure Safe, Quality, and Affordable Housing for All Residents

Objective 1.1 – Preserve and improve existing housing stock.

Programs & Policies (Recommendations):



Homeowner Rehabilitation Program

Provide deferred payment loans for low/moderate-income homeowners to address code violations, energy efficiency, and accessibility improvements. A deferred loan program will not see funds revolving back into the fund until a homeowner sells or transfers their property. Owners would be income-qualified at a level the city decides (recommended at 60% - 120% AMI). Program guidelines and a sample application are included in Appendix D.

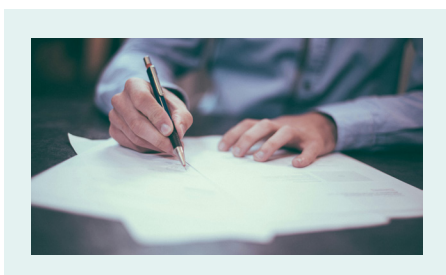


Housing Quality Code Enforcement

Update local inspection policies to focus on preventative maintenance and neighborhood stabilization. Proactively conduct inspections on rental housing and all owner-occupied housing with visible exterior violations related to preventative maintenance, when staff time permits.

Objective 1.2 – Support residents' ability to enter and remain in homeownership.

Programs & Policies (Recommendations):



Down Payment Assistance Program

Create a downpayment assistance program for first-time home buyers available to buyers earning between 60-120% AMI. This program would provide an installment loan of up to \$25,000 per residence payable upon sale or refinancing of the home. More program details in the Appendix.



Financial Readiness Workshops

Partner with local nonprofits and financial institutions to convene a workshop to provide pre-purchase counseling and credit repair support. The workshop would support tenants and prospective buyers interested in purchasing a home, and provide information and support on credit repair, understanding of comprehensive costs that accompany homeownership and education on HOAs and other possible ownership-related topics. This course would be required to be completed prior to receiving down payment assistance and would be beneficial in general to others interested in homeownership.

Find a 211 Kiosk Near You.

United Way 211 Kiosks

United Way has placed kiosks around the county to help make sure 211 services (health and wellness resources) are accessible for everyone. The 211 digital app has been installed on electronic tablets located at various community centers. Work with the United Way to install 211 kiosks in key locations so residents have better access to information around programs offering housing support.

Goal 2: Expand Housing Supply to Meet Future Demand and Affordability Needs

Expanding the housing supply is the number one thing any community can do to address the availability and affordability of housing. The more supply, the better the likelihood of prices stabilizing. Also, choice opens more options at every price point because people are more likely to be in the appropriately priced home for their income.

“Missing Middle housing is a range of multiunit or clustered housing types, compatible in scale with single-family homes, that help meet the growing demand for walkable urban living, respond to shifting household demographics, and meet the need for more housing choices at different price points.” ~ *Missing Middle Housing by Daniel Parolek with Arthur C. Nelson, 2020.*

This type of housing features options that are on the spectrum of housing sizes and configurations between a single-family home on traditional sized lot, and a high-density multifamily development. Examples of types of Missing Middle housing include duplexes, triplexes, quads/fourplexes, courtyard apartments, bungalow court, townhomes, multiplex and live/work housing.

One of the biggest challenges many communities face when trying to encourage Missing Middle housing is that most zoning codes do not account for this type of development, and therefore, it isn't allowed by right. Although part of the City is subject to the Smart Code, part of it is not. It will be important to understand the implications of the zoning code city-wide, on any new or infill development that is interested in offering a form of Missing Middle housing.

Objective 2.1 – Increase production of diverse housing types.

Projects & Policies (Recommendations):



Image: Missing Middle Housing Example – Cottage Court.

Source: Opticos Design.

Missing Middle Incentive Policy

Examples of this policy include density bonuses, expedited review, reduced or delayed fees for duplex, townhouse, or small multi-family projects in designated areas. Program details to be determined, however, the city already allows zero lot line side-yard setbacks.



Affordable Housing Development Fund

Establish a revolving local fund (seeded by TID dollars) to fill financial gaps in affordable or workforce projects, those funded in part by WHEDA tax credits, or any other effort to advance “Affordable” and workforce housing. Funding should be available to projects that target tenants or owner-occupied housing for people earning 60%–120% of AMI. Subject to financing and capital stack gaps. Fitchburg should fill remaining gap after other sources.



Development Fee Review

Audit policy decisions about development fees to ensure they don't disproportionately affect entry-level or affordable units. Consider delaying (until house is sold) the payment of said fees on developments that make housing available to those earning 60–120% of AMI. This will ease the high cost of development for those offering affordable and workforce housing.

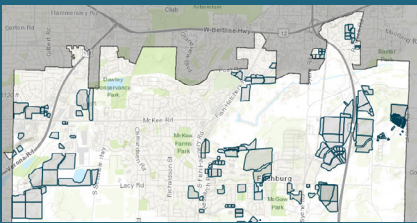
Objective 2.2 – Enable strategic land readiness and assembly.

Programs & Projects (Recommendations):



Land Banking Program

Secure an option or acquire and hold key parcels for future affordable or mixed-income development; coordinate with CEDA or a land trust partner (e.g., non-profit such as Habitat for Humanity) to leverage additional borrowing capacity if necessary. Start with strategic infill properties with an eye toward greenfield sites or those on the edges of the urban service territory. Make properties available for (re)development through an RFP process.



Land Inventory

Identify those parcels in the “vacant land” layer of the city’s [GIS map](#) that are appropriate for housing and publish on the city’s housing webpage. (See Map 4 as an example.)



Site Readiness Initiative*

Invest in pre-development planning, infrastructure, and entitlement on key parcels to lower developer risk. Select and pre-approve a set of building plans that would be permitted by right on designated parcels. Subject to staff capacity.



Development Pre-Approval Zones*

Identify “priority housing sites” with clear entitlement pathways and pre-approved infrastructure plans.

**See Housing Action Plan for additional details on pages 49–50.*

Goal 3: Promote Equitable Access and Neighborhood Stability

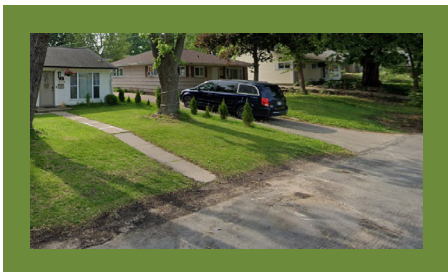
Objective 3.1 – Maintain affordability and prevent displacement.

Programs & Policies (Recommendations):



Housing Stability Fund*

Work with Dane County and encourage them to provide short-term rental or mortgage assistance, and rental unit deposit assistance for households facing temporary hardship.



Neighborhood Revitalization Partnerships*

Target reinvestment in older neighborhoods with coordinated code enforcement, home rehab, and streetscape projects.

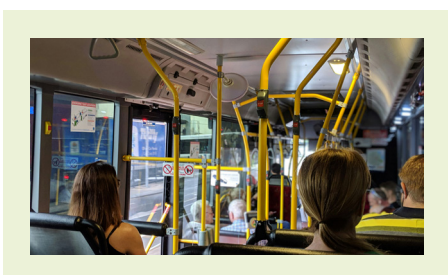


Efficiency Navigator Program*

Continue the current Efficiency Navigator Program with ongoing funding as it has been designed and operated.

Objective 3.2 – Align housing with transportation and employment access.

Projects & Programs (Recommendations):



Transit-Oriented Development (TOD) Nodes

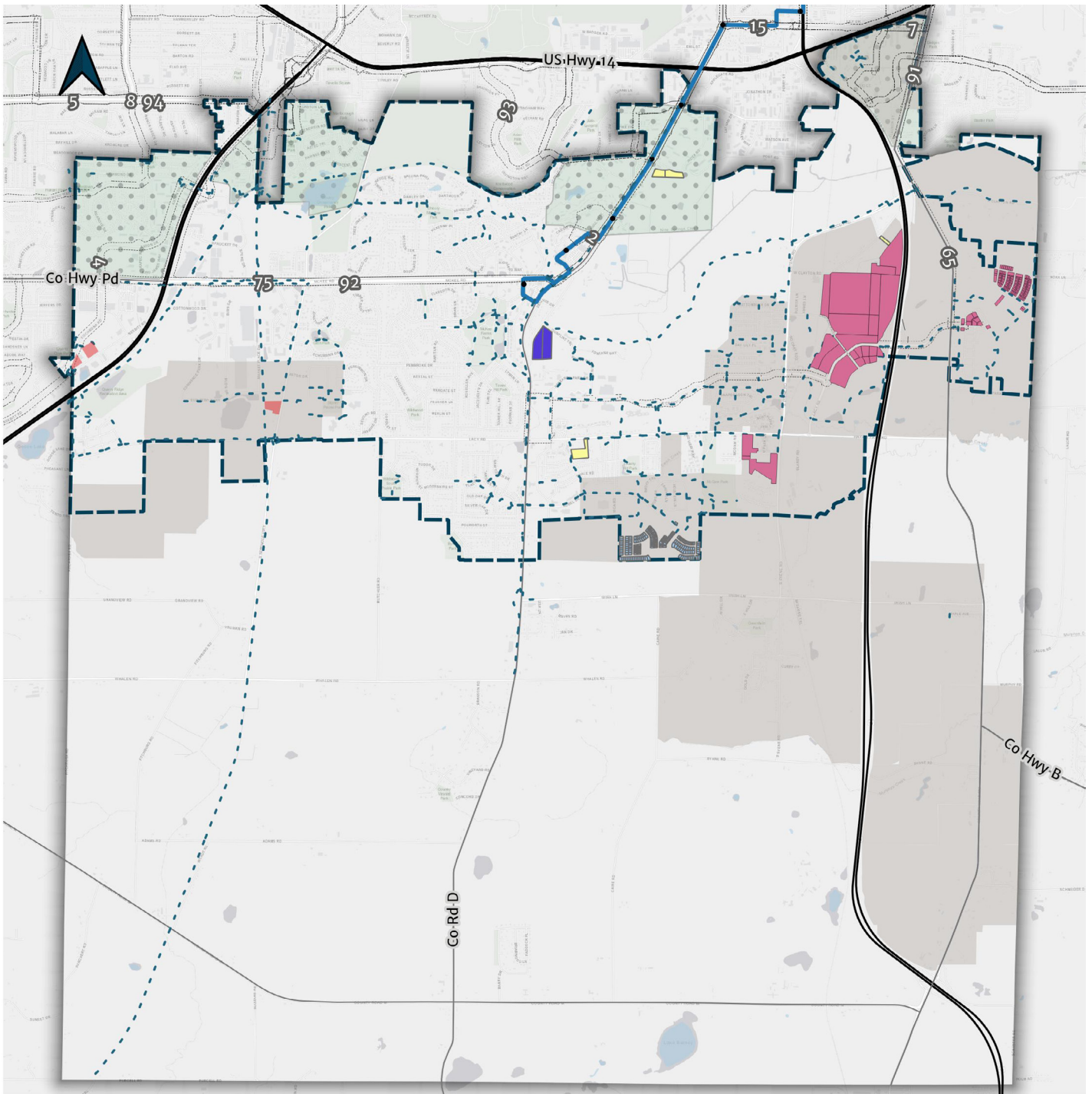
Prioritize residential development and mixed-use projects near transit routes. (See Map 4. Residential Priority Areas.)



Employer-Assisted Housing Partnerships

Invite major employers to participate in down payment matching or rental incentive programs. Other communities have successful programs where employers contribute to a matching fund for downpayment assistance for their employees. This would not be a hard request for funding from employers, but an opportunity for them to participate in a solution for their employees if desired.

*See Housing Action Plan for additional details on pages 49–50.



Residential Development Priority Areas

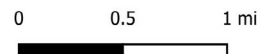
Available Properties for Residential Development by Zoning Code

- General Business
- Low Density Residential
- PDD - Specific Implementation Plan
- Rural Residential
- SmartCode - New Community

Transportation Roads

- County Road
- State Highway
- US Highway
- Bike Facilities
- Metro Transit Bus Routes

- Bus Rapid Transit Stations
- Bus Rapid Transit System Lines
- Fitchburg
- Urban Service Area
- Future Growth Boundary 2019
- Healthy Neighborhoods Initiative



D. Sarver
02/02/2026

Goal 4: Strengthen Collaboration and Capacity to Deliver Housing Solutions

Objective 4.1 – Build partnerships and coordination among public, private, and nonprofit stakeholders.

Programs & Policies (Recommendations):



Housing Implementation Task Force

Utilize the Fitchburg Housing Advisory Committee and/or CEDA as a multi-sector working group to monitor housing metrics and oversee program delivery.



Public-Private Development Toolkit

Create a guide outlining incentives, zoning tools, and funding sources available for housing developers.

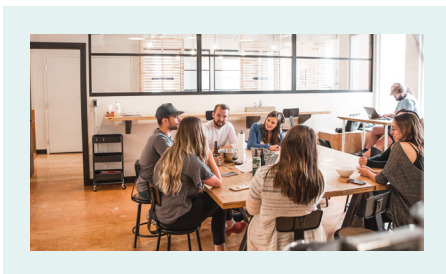
Objective 4.2 – Maintain ongoing data and performance tracking.

Policies (Recommendations):

	Single-Family	Duplex	Multifamily	Total Multifamily Units
2009	27	0	3	59
2010	25	2	3	12
2011	32	1	1	32
2012	46	1	2	84
2013	39	3	7	207
2014	21	1	5	255
2015	32	5	9	421
2016	36	10	5	249
2017	49	8	2	202
2018	105	10	12	358
2019	89	6	10	362

Annual Housing Dashboard

Track key metrics: units produced by type, affordability levels, vacancy rates, and cost-burden changes. The City of Fitchburg Building Inspection Department tracks building permits by building type. Vacancy rate data may be acquired through private data sources such as Costar or Esri, scraping listing information from sources such as Apartments.com, or tracking model assumptions by the City Assessor’s Office. Cost-burden data can be easily accessed through the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) data set.



Policy Review Schedule

Reassess housing tools every 3–5 years to align with updated demographic and market conditions.

City of Fitchburg Housing Action Plan



Immediate/Ongoing/Annual

Task	Responsible Party	Role
Homeowner Rehab Program Set up, Marketing, Oversight	Sustain Dane/Housing Initiatives & Program Specialist	Administer Program/Oversight
Housing Quality Code Enforcement	Inspections Dept	Inspect and Cite Violations
Downpayment Assistance Program Set up, Marketing, Oversight	Housing Initiatives & Program Specialist	Administer Program/Oversight
Affordable Housing Development Fund	Economic Development Dept. Staff/City Council	Create, Market, Monitor
Housing Implementation Task Force	Housing Initiatives & Program Specialist/ CEDA/Housing Advisory Committee	Review, Revise, Monitor
Housing Efficiency Navigator	Housing Initiatives & Program Specialist/ Sustain Dane/Elevante	Market, Implement
Annual Housing Dashboard	Housing Initiatives & Program Specialist	Create, Track, Share



Within next 1-2 years

Task	Responsible Party	Role
Financial Readiness Workshop	Housing Initiatives & Program Specialist, Financial & Civic Partners	Create, Market, Host
Missing Middle Incentive Policy	Economic Development Dept. Staff/City Council	Create, Market, Monitor
Development Fee Review	Administration/Economic Development Dept. Staff/Planning	Review, Revise, Seek approval
Land Banking Program	Administration/Finance/Legal/Non-profits/ Economic Development Dept. Staff/CEDA	Create, Implement, Monitor
Public Land Inventory	Economic Development Dept. Staff/CEDA	Create, Update
Site Readiness Initiative	Planning/Public Works/Economic Development Dept. Staff/CEDA	Create, Implement, Monitor
Development Pre-Approval Zones	Economic Development Dept. Staff/CEDA	Create, Implement, Monitor
Public-Private Development Toolkit	Economic Development Dept. Staff	Create, Market



Within next 2-3 years

Task	Responsible Party	Role
United Way Kiosks	Housing Initiatives & Program Specialist/ Healthy Neighborhoods Advisory Committee/ United Way	Request and support
Explore Housing Stability Fund	Dane County/Local Non-Profits	Meet, Discuss, Support
Neighborhood Revitalization Partnerships	Economic Development Dept. Staff/ Inspections/Pub. Works	Create, Implement, Monitor
Transit-Oriented Development (TOD) Nodes	Economic Development Dept. Staff/Public Works/Planning	Plan,Market, Implement
Employer Assisted Housing Partnerships	Economic Development Dept. Staff	Meet, Inform, Coordinate
Policy Review Schedule	Administration/Economic Development Dept. Staff	Reassess, Revise, Implement
Major Comprehensive Plan Update and Zoning Code Rewrite	Planning and other City Departments/ Consultants	Reassess, Revise, Implement

Appendix A: Definitions

HUD Area Median Family Income

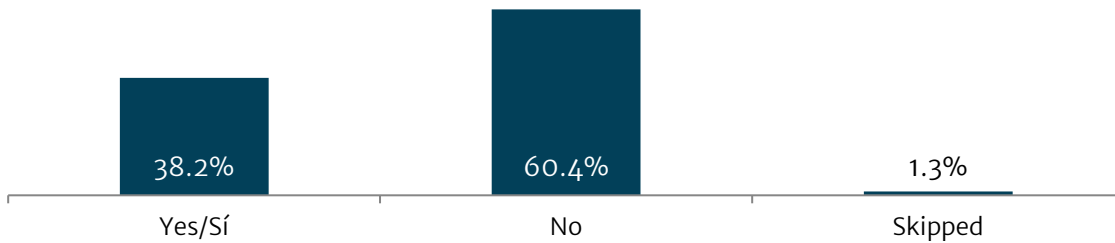
This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.

Vacancy

The ACS includes people at the address where they are at the time of the survey if they have been there or will be there more than two months. A housing unit occupied at the time of interview entirely by people who will be there for 2 months or less is classified as “Vacant - Current Residence Elsewhere”. Such units are included in the estimated number of vacant units. ESRI defines a vacant housing unit as “no one living in the dwelling, unless its occupant or occupants are only temporarily absent—such as away on vacation, in the hospital for a short stay, or on a business trip—and will be returning.”

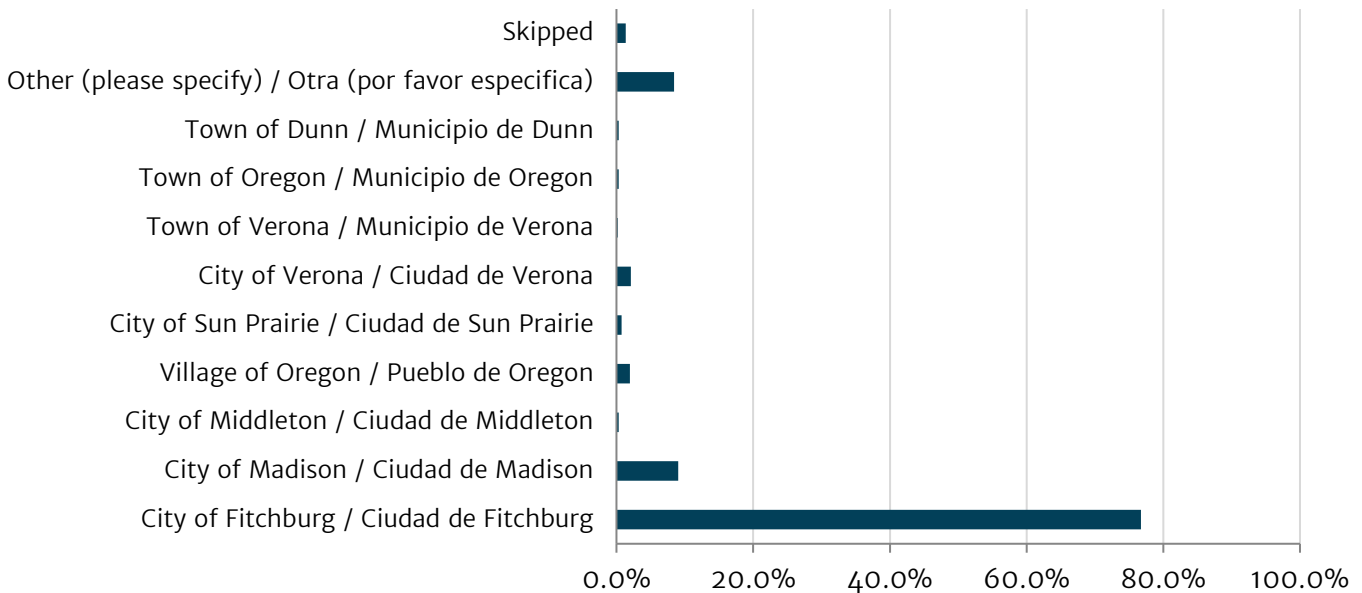
Appendix B: Survey Results

Survey Q1: Do you currently work in Fitchburg? ¿Trabajas actualmente en Fitchburg?



Survey Notes: Not a required question. Answered: 666; Skipped: 9; Total: 675.

Survey Q2: Which community do you live in? ¿En qué ciudad vives?



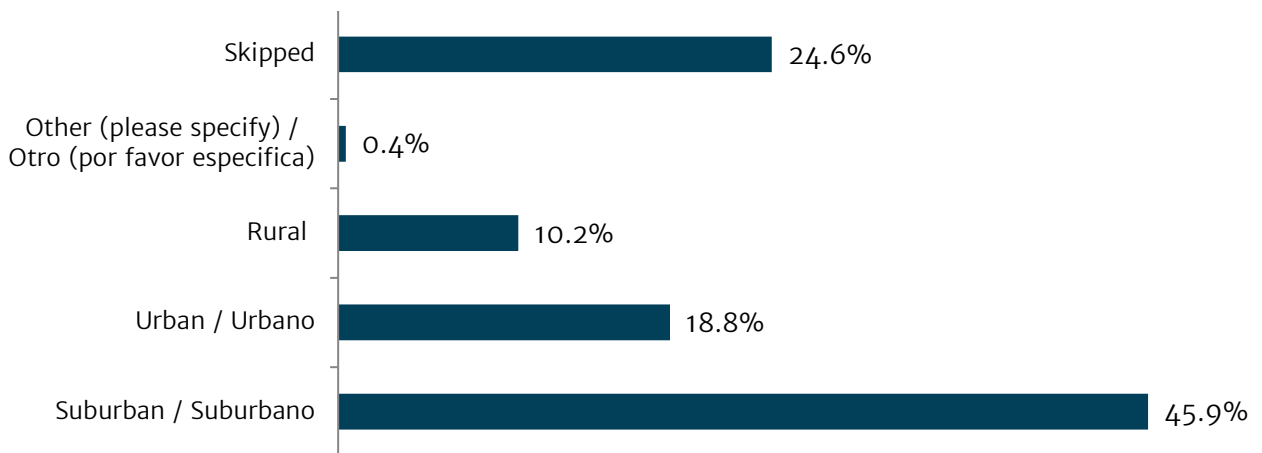
Survey Notes: Not a required question. Answered: 666; Skipped: 9; Total: 675.

Survey Q3: Which school district do you live in? ¿En cuál distrito escolar resides? (Vea el mapa adjunto.)



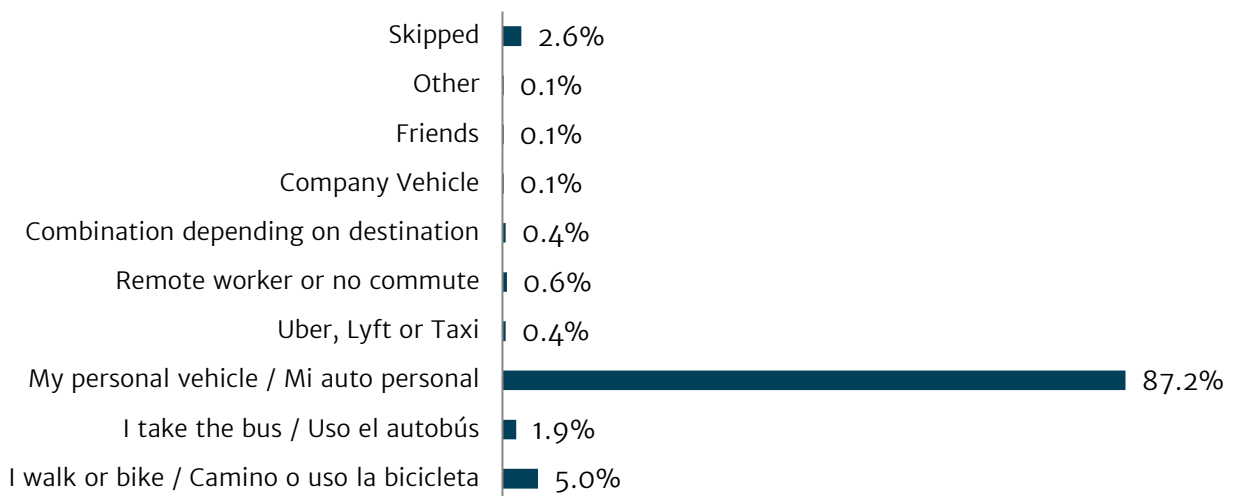
Survey Notes: Only those that indicated that they were residents of Fitchburg in the previous question were required to answer this question. Answered: 514; Skipped: 161; Total: 675.

Survey Q4: What type of neighborhood do you live in? ¿Qué tipo de barrio describe mejor dónde vives?



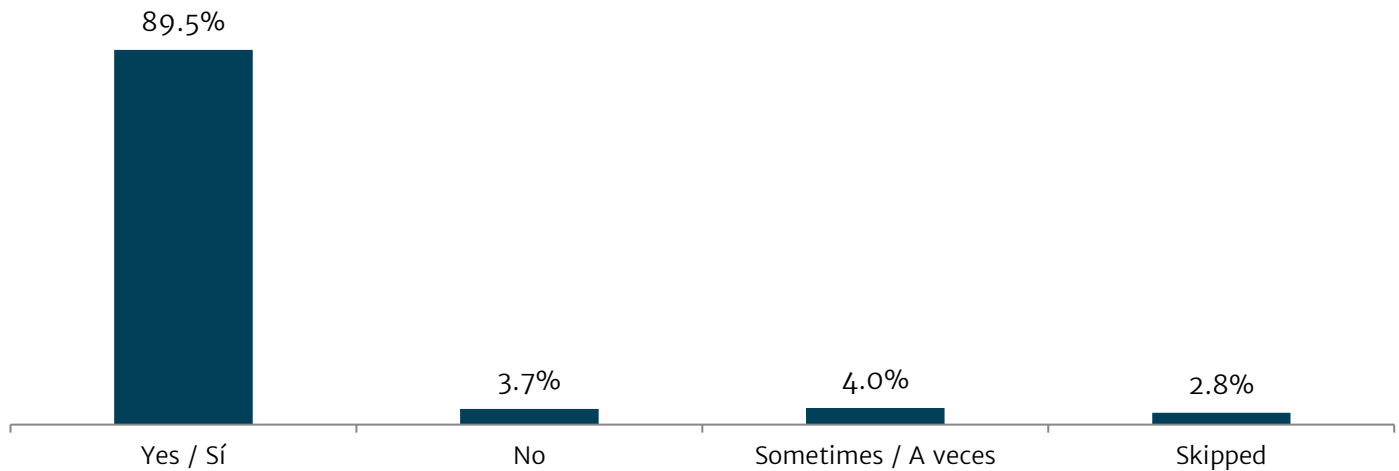
Survey Notes: This was not a required question. Answered: 509; Skipped: 166; Total: 675.

Survey Q5: What is your primary mode of transportation to and from your most frequent destination (work, school, clinic, community facility, etc.)? ¿Cuál es tu principal medio de transporte hacia y desde tu destino más frecuente (trabajo, escuela, clínica, centro comunitario, etc.)?



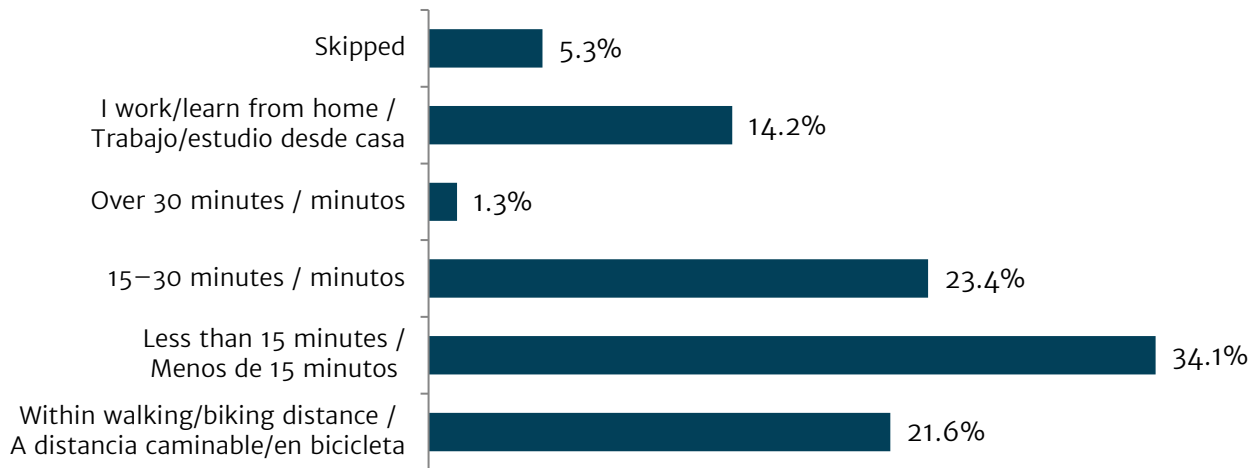
Survey Notes: This was not a required question. Answered: 658; Skipped: 17; Total: 675.

Survey Q6: Do you have reliable access to transportation? ¿Tienes acceso confiable al transporte público?



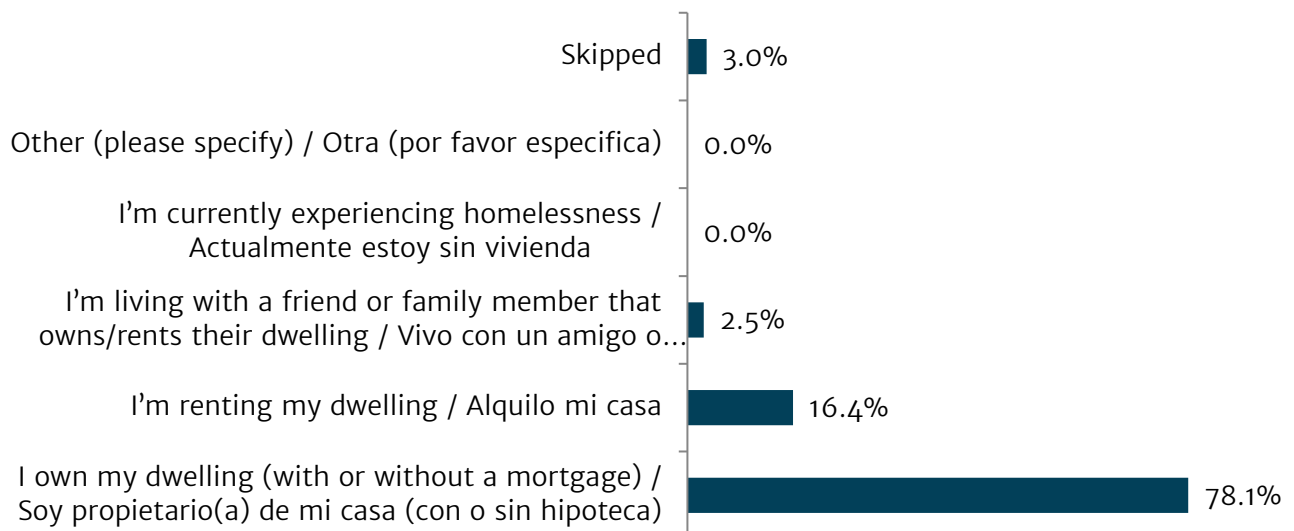
Survey Notes: This was not a required question. Answered: 656; Skipped: 19; Total: 675.

Survey Q7: How close would you prefer to live to work or school? ¿Qué tan cerca preferirías vivir de tu trabajo o escuela?



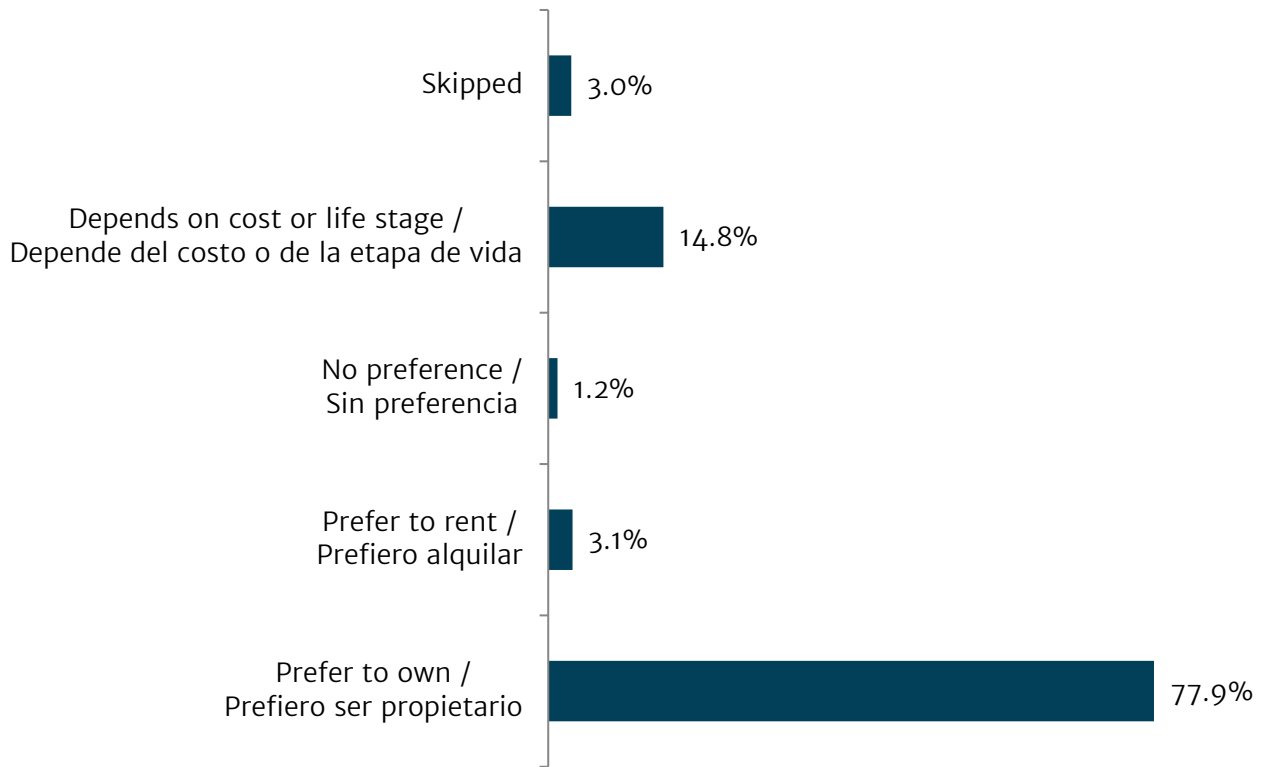
Survey Notes: This was not a required question. Answered: 639; Skipped: 36; Total: 675.

Survey Q8: What is your housing situation? ¿Cuál es tu situación de vivienda?



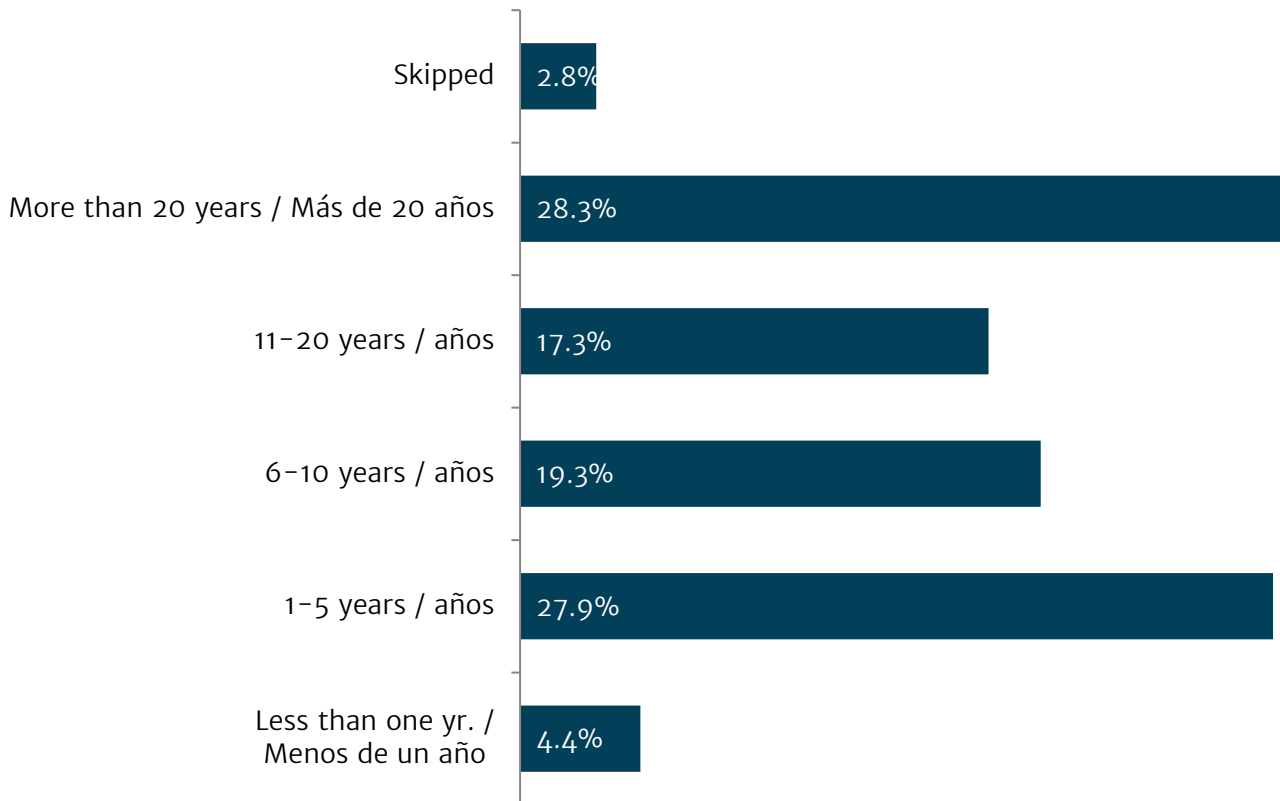
Survey Notes: This was not a required question. Answered: 655; Skipped: 20; Total: 675.

Survey Q9. Do you prefer to own or rent your home? ¿Prefieres ser propietario o inquilino de tu vivienda?



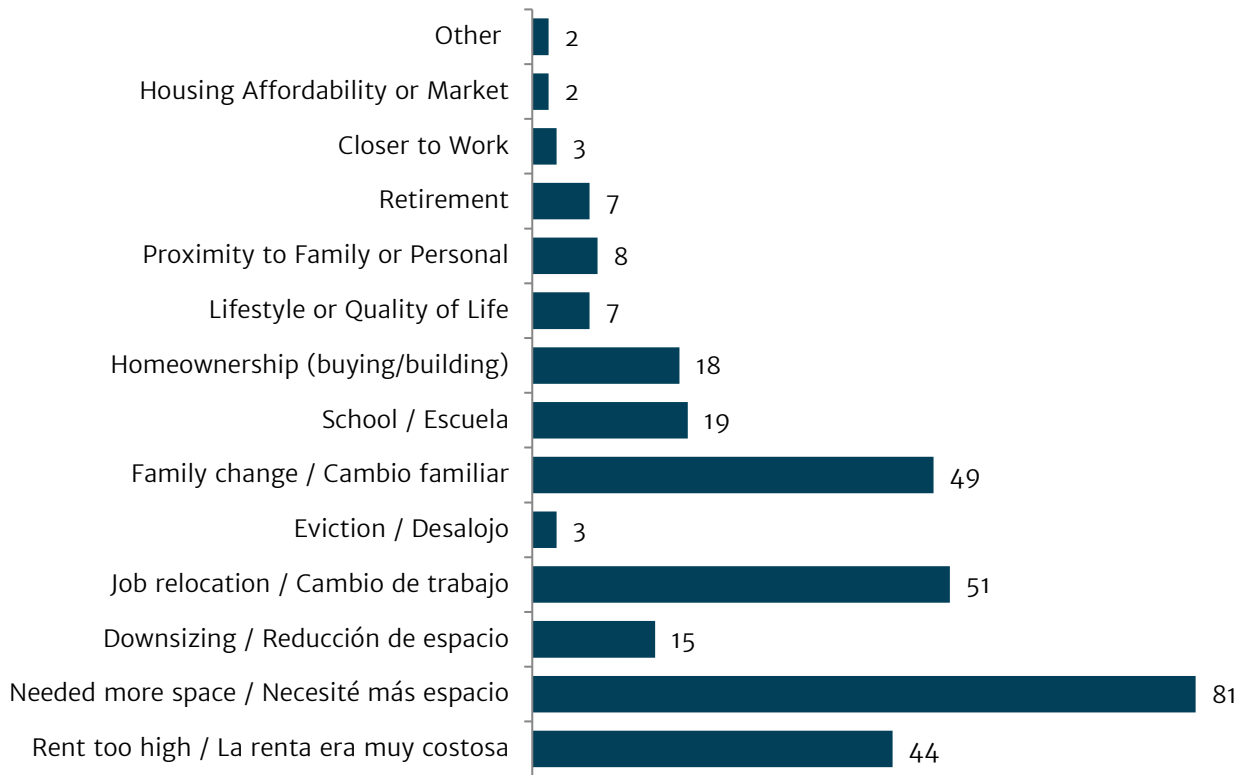
Survey Notes: This was not a required question. Answered: 655; Skipped: 20; Total: 675.

Survey Q10. How long have you lived in your community? ¿Cuánto tiempo tienes en tu ciudad?



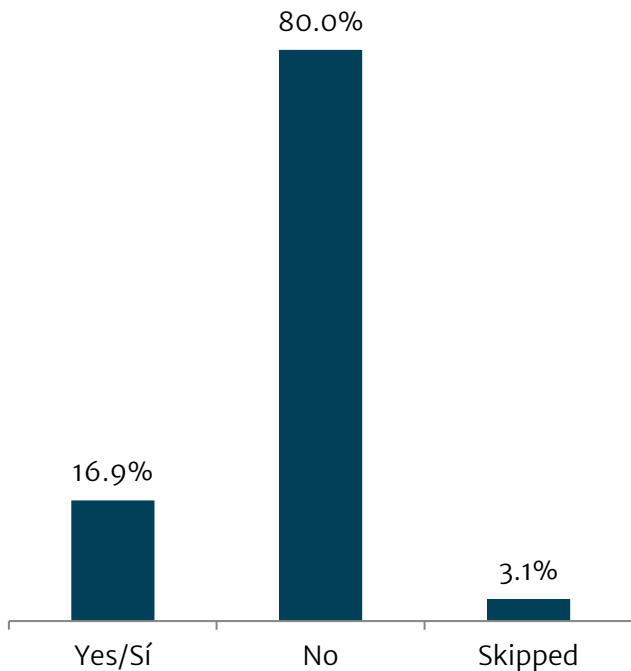
Survey Notes: This was not a required question. Answered: 656; Skipped: 19; Total: 675.

Survey Q11. Why did you move? (Check all that apply) ¿Por qué te mudaste? (Marca todas las que apliquen)



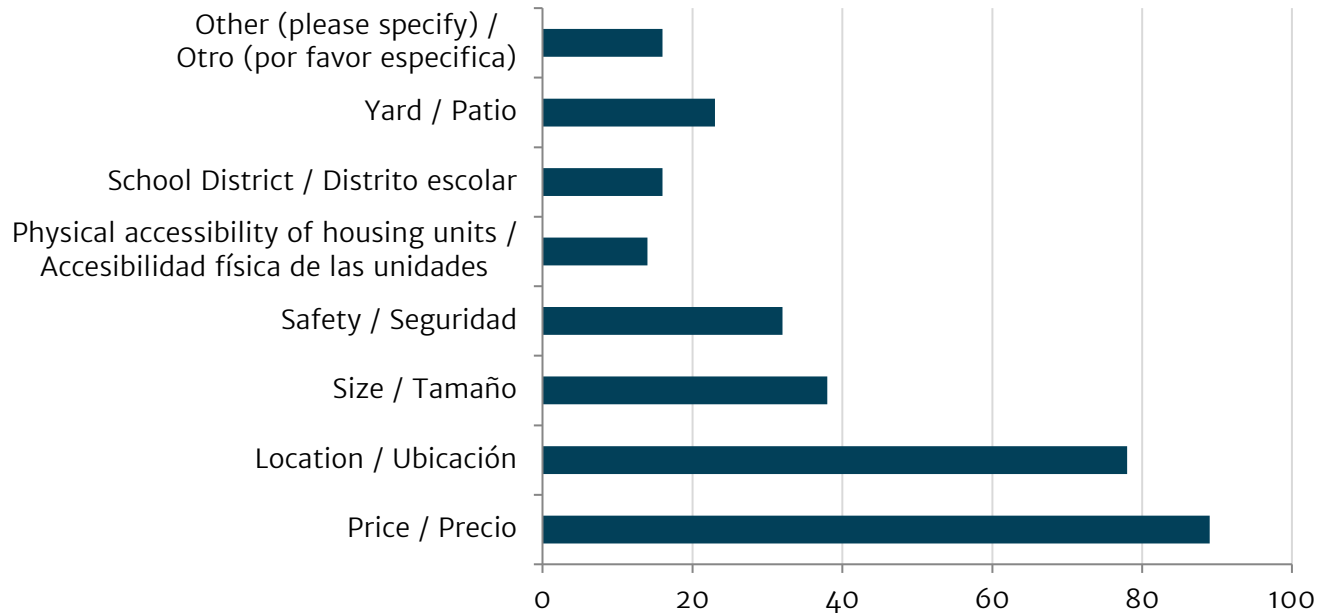
Note: This was not a required question, however, it was only asked to those who responded that they had lived in their community

Survey Q12. Are you currently looking for a new place to live?
¿Estás actualmente buscando un nuevo lugar donde vivir?



Survey Notes: Not a required question. Answered: 654;
Skipped: 21; Total: 675.

Survey Q13. What factors are most important to you? (Check up to 3.) ¿Cuáles son los tres factores más importantes para usted? (Marca hasta 3)



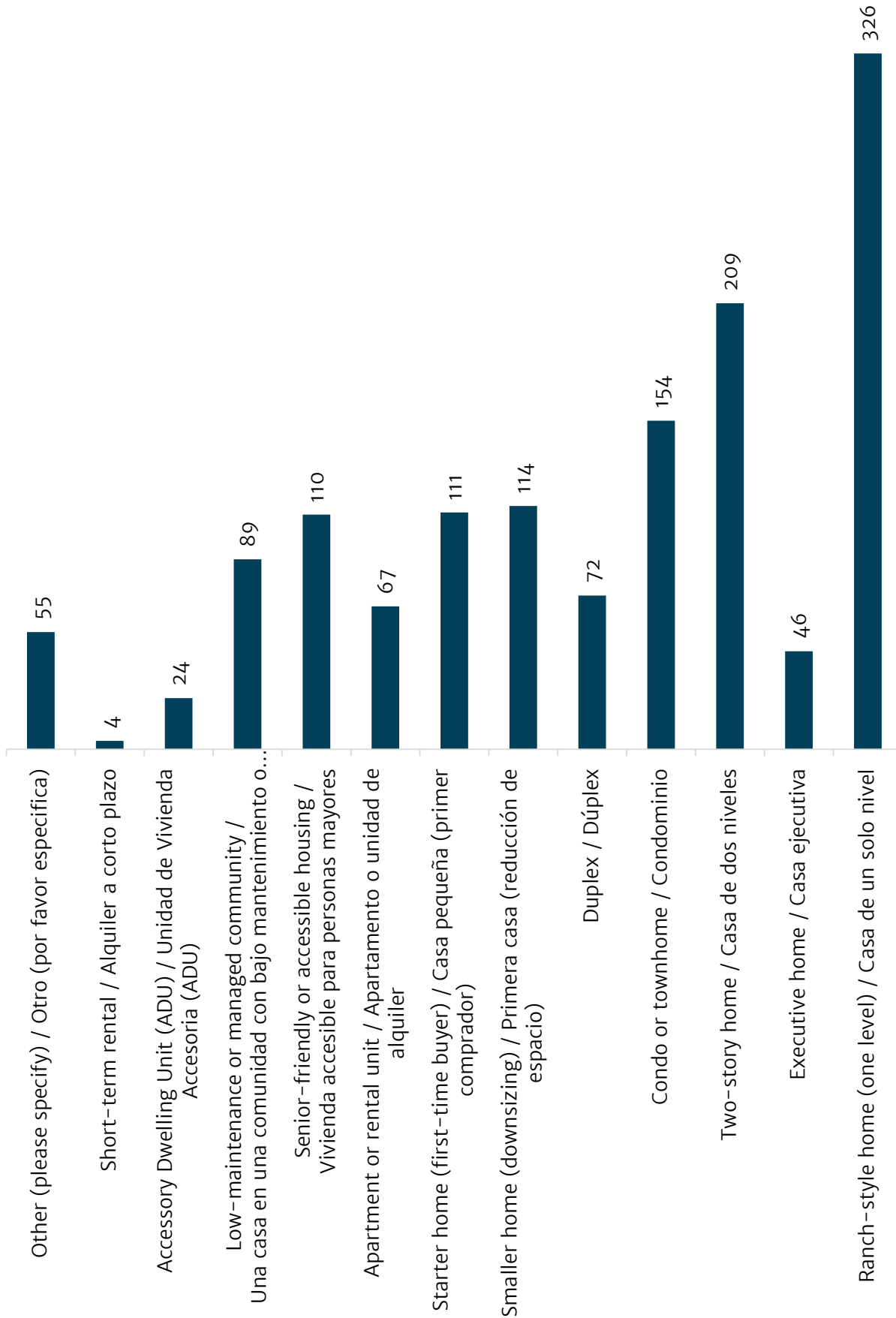
Survey Notes: This was a required question if the respondent indicated that they were looking for a new place to live in the previous question.. Answered: 113; Skipped: 562; Total: 675.

Survey Q14. What would most likely encourage you to move to Fitchburg? ¿Qué te animaría a mudarte a Fitchburg?

Summary of Housing Responses

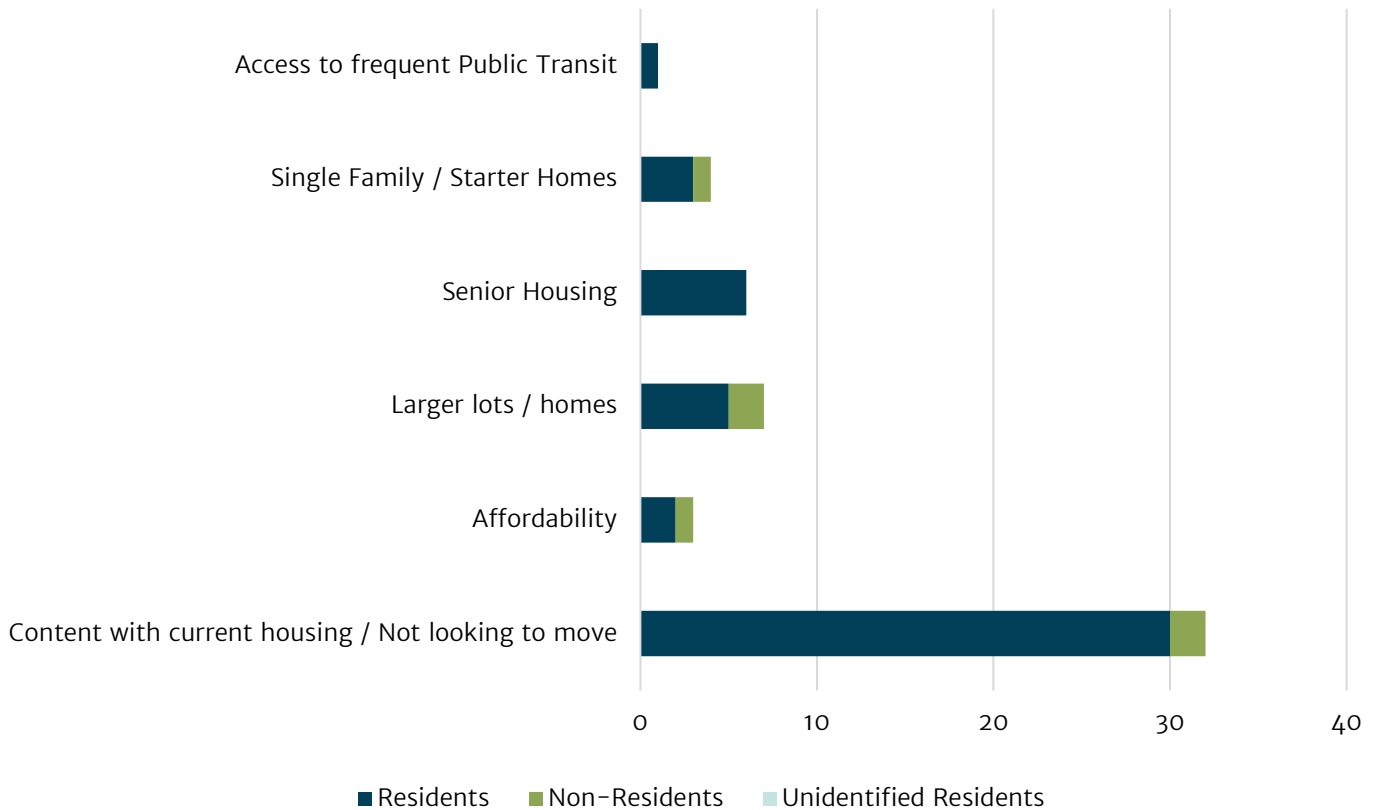
Category	Count	Examples
"Affordability / Cost of Housing"	27	"Housing in Fitchburg is not affordable at my wage"; "Lower cost of housing, lower property taxes"; "Affordable at a comparable size to current dwelling"
Homeownership / Type of Housing Desired	15	"Safe neighborhoods, bigger yards, lower density housing"; "Quality built condos in walking distance to restaurants"; "Downsizing to single story house with small yard"
Walkability / Mixed Use / Amenities	9	"Higher density, mixed-use, walkable neighborhoods"; "Better non-chain restaurant options"; "Walk and bike ability and green space"
Transportation Access	5	"Better access to transportation"; "Accessibility to public transportation"; "Reliable public transport into downtown Madison"
Safety / Quality of Life	15	"Lower crime rate"; "The quiet"; "Good amenities and park and recreational opportunities"
Barriers / Dissatisfaction	6	"Nothing. I will move from Fitchburg as soon as possible"; Too expensive, taxes are high for the level of service, etc.
Already living in Fitchburg	4	
	81	

Survey Q15. What kind of housing would better meet your needs? (Check all that apply) ¿Cuál tipo de vivienda se ajustaría mejor a tus necesidades? (Marca todas las que apliquen)

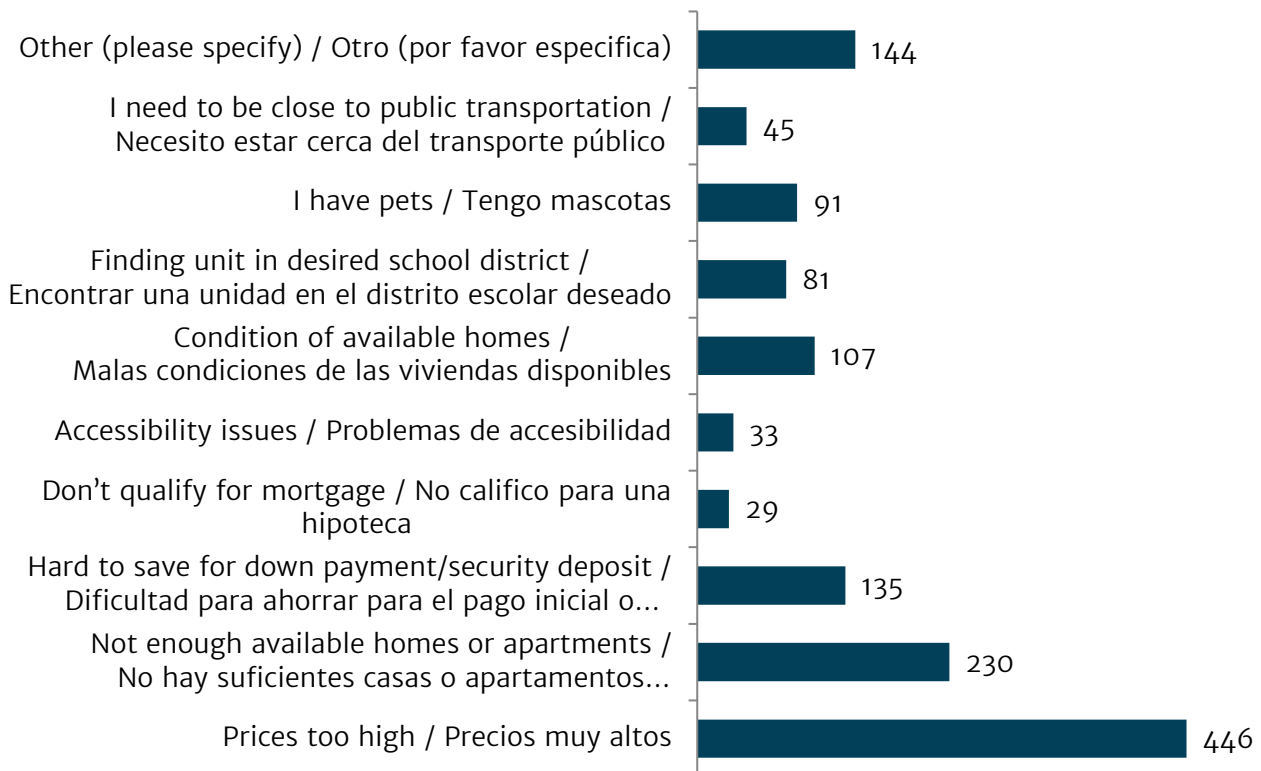


Survey Notes: Not a required question. Answered: 609; Skipped: 66; Total: 675.

Survey Q15b. What kind of housing would better meet your needs? (Other Responses)

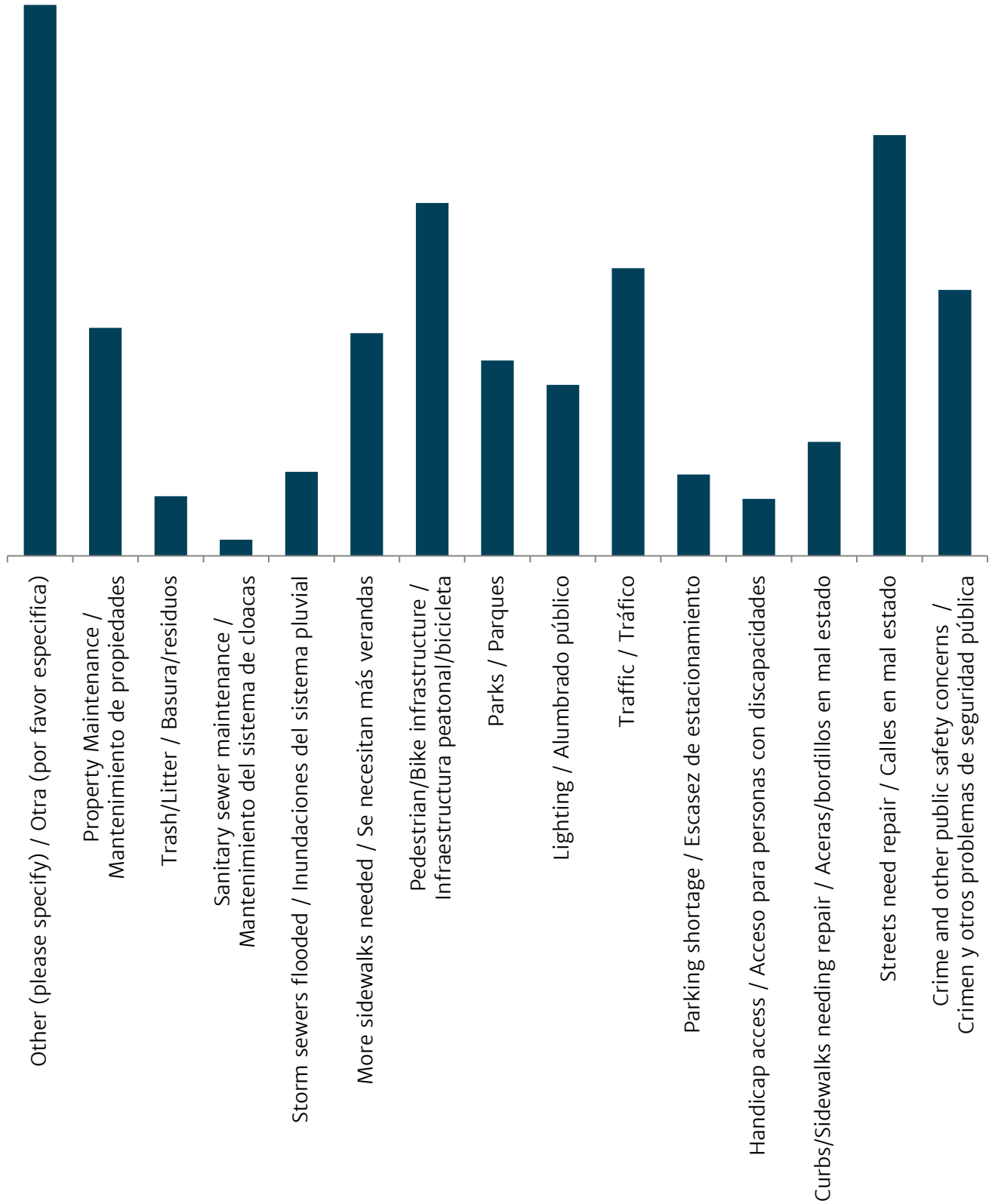


Survey Q16. What challenges make it hard to find or keep housing? (Check all that apply) ¿Cuáles desafíos dificultan encontrar o mantener una vivienda? (Marca todas las que apliquen)



Survey Notes: Not a required question. Answered: 596; Skipped: 79; Total: 675.

Survey Q17. Which of the following issues are in most need of attention in your neighborhood? (Choose all that apply.) ¿Cuáles de los siguientes problemas necesitan más atención en tu barrio? (Marca todas las que apliquen)

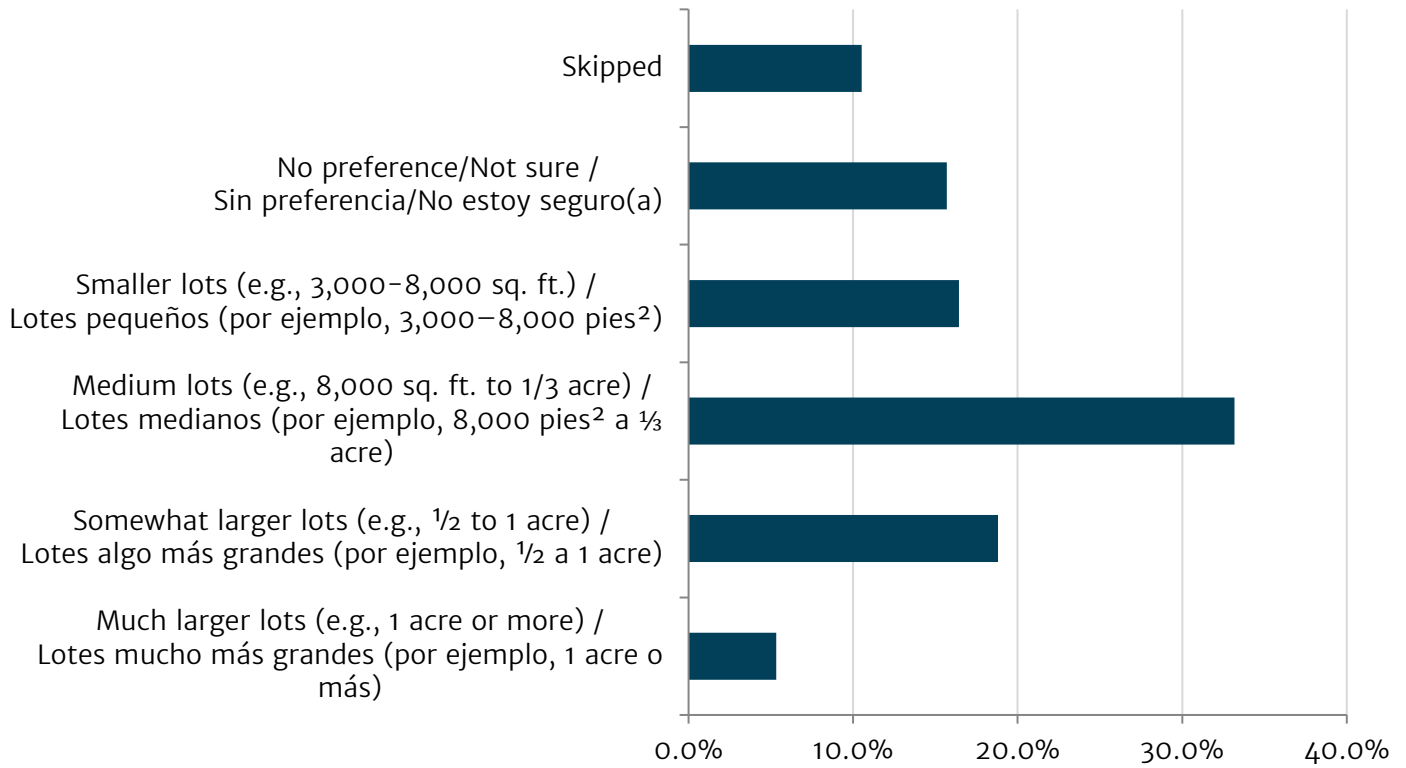


Survey Notes: Required question. Answered: 635; Skipped: 40; Total: 675. Some answer choices included further descriptions which have been removed for the purposes of visualizing the responses. See the appendix for hard copies of the survey.

Survey 18. What are the most important housing priorities for Fitchburg? (Pick up to 3.) ¿Cuáles son las prioridades sobre viviendas más importantes para Fitchburg? (Elija hasta 3)

Category	Count	Examples
Quality of Life	14	"Responsible homeowners who care for their property"; "Adequate space & safety for price"; "Build more neighborhoods within walking distance to services/shopping, etc"; "Safe neighborhoods"
Market Demand	3	"Government should let the market determine housing ... and pay for it."; "let the market dictate what is built. Any of the above (or larger houses) that people want should be built in the proportion that people want them. Developers are in the best position to determine this because they have financial stake in building what people will buy."
Slow Down Development	4	"I feel the city should slow down overall development. (Quality over Quantity)"; "I would like building to slow. More housing means more schools, fire dept, police, and higher taxes, which we cannot afford."
Senior Housing	5	"More patio homes for downsizers and elderly."; "Making it affordable for senior citizens to stay in their homes. Adding wheel taxes and raising assessments hurts us financially. It would cost us much more to move to senior housing than staying in our paid for home and hiring people to do the maintenance that we can't do for ourselves anymore."; Homes with universal design features, such as no stairs to enter. Separate owner occupied units with basements and snow and lawn care."
Taxes, Regulation, and Fees	17	"Please work to bring property taxes down. I won't be able to live here much longer with them so high."; "Less government regulations driving up costs"; "Requiring developers to pay for the infrastructure that their developments necessitate rather than placing the burden of those expenses on existing home owners. Don't approve additional developments unless the city services are budgeted for."
Affordable / Single-family	14	"Affordable units (housing + transportation costs < 45% of household income)"; "Homes that aren't built quick and cheap, but cost a fortune to purchase"; "ranch homes and ranch condos"
Mixed Use / Mix Type	4	"Creating neighborhoods with a MIX of housing types"; "Step down units but same bldg"; "new urbanism type neighborhoods"
Small, owner-occupied homes	5	"smaller homes (<1500 sq ft)"; "More condos and smaller homes needed"
Medium, owner-occupied homes	4	"get back to nice single family homes with nice lots for families with kids"; "need to stop crowding on ugly tiny lots and narrow streets"
Large Units / Lots	8	"single family homes on larger lots (.25 - .5 acres)"; "Larger home plots! Hate being cramped next to my neighbor"; "Bigger yards"
Home ownership	14	"Rental units may be fine for some - retirees and temporary housing, but they do not allow occupants to build any equity."; "Owner occupied, single family home inventory "
Transit	2	"access to public transportation such as the BRT"; "medium and high density housing, specifically along transit corridors"
Farmland Preservation	10	"Don't deplete Fitchburg of it's farmlands."; "Developing within the existing urban service area so we do not lose current farmland and keeping people in their current homes"; "maintaining rural areas as rural"
Not Applicable / Don't Know	14	
Transitional Housing up to 12 months	1	
Community Land Trust	1	
All except affordable and reasonable	1	
Not responsible for Dane County housing problems	1	
Separate School District	1	

Survey 19. In new neighborhoods being developed in Fitchburg, which lot size would you prefer for single-family homes? En los nuevos barrios que se construyen en Fitchburg, ¿cuál tamaño de lote prefieres para casas unifamiliares?

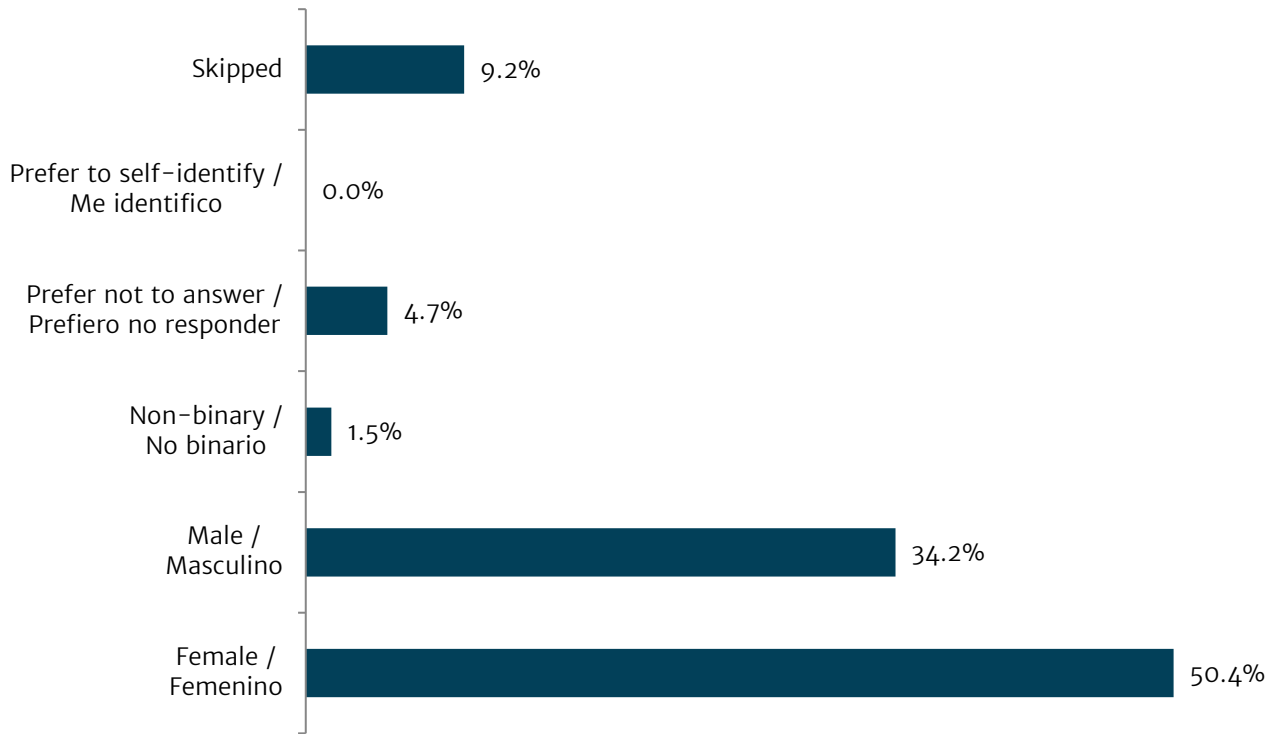


Survey Notes: Not a required question. Answered: 604; Skipped: 71; Total: 675.

Survey Q20. Please share why you prefer this lot size or any concerns you have about lot sizes in new neighborhoods (e.g., privacy, affordability, maintenance, community feel). Comparte por qué prefieres ese tamaño de lote o cualquier otra opinión que tengas sobre los tamaños de los lotes en barrios nuevos (por ejemplo, privacidad, asequibilidad, mantenimiento, sentido de comunidad)

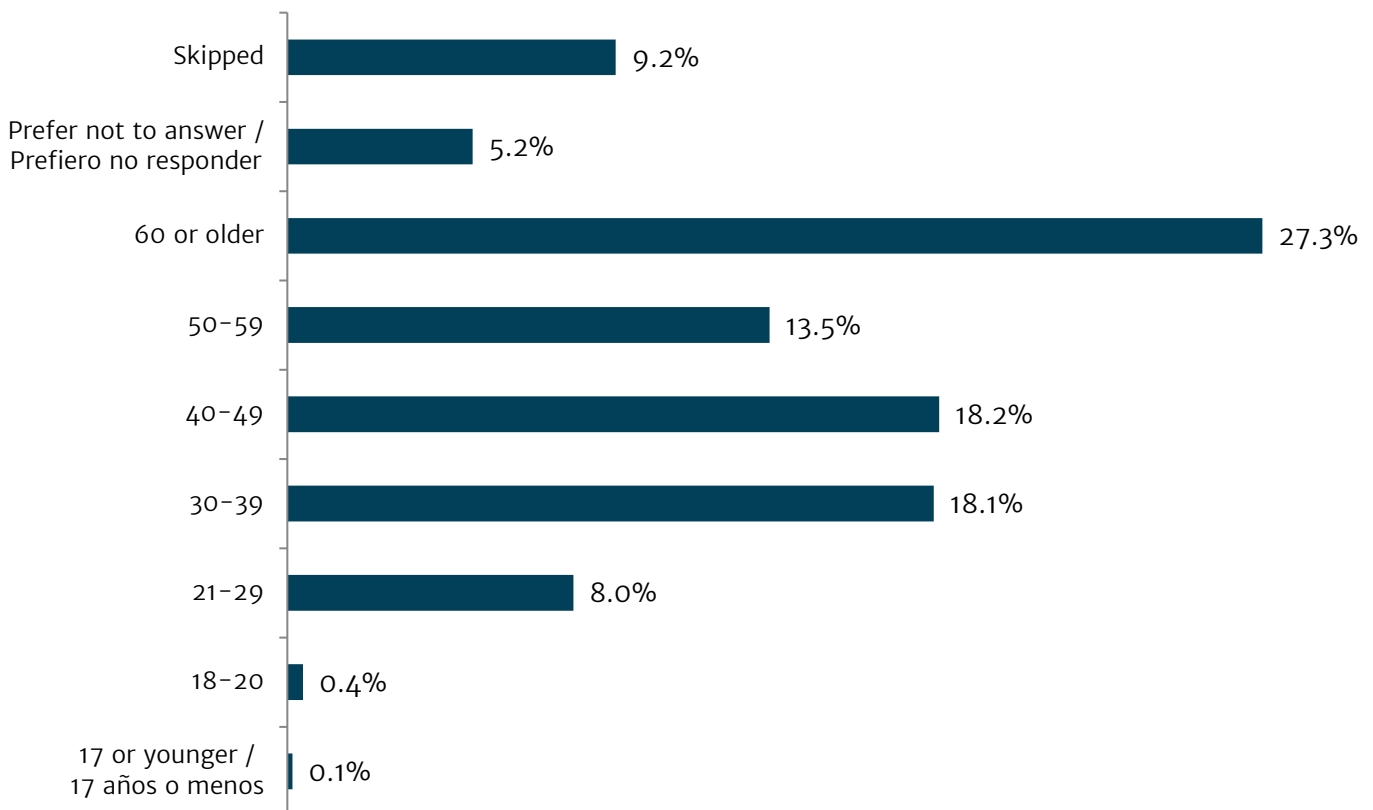
Category	Count	Example Responses
Space / Privacy	188	"Need space for kids and pets to play"; "Room for gardens and a pool"; "I moved to Fitchburg for larger lot"; "Large lots provide privacy and space"; "Privacy is the main concern"; "I don't like when homes are so close together"; "Not wanting to be only 10ft from your neighbors"; "We like to have some privacy between us and the neighbors"
Affordability	44	"Taxes are too high"; "HOAs should have opt-out options"; "Smaller lots support affordability"; "Need to be affordable"; "The house prices are so high in Fitchburg"; "Smaller lots make homes more affordable and are a better use of land"
Density (+)	31	"Large public spaces, higher density homes"; "smaller lot size allows for better active transportation and increases density for businesses"; "More density supports walkability and transit, and better tax value/acre permits lower taxes or more services"
Density (-)	17	"High density leads to more conflict. Need green space to decompress"; "Smaller lots make it too dense."; "Less density is more desirable for safety and resale value reasons."
Mixed	16	"There should be a good mix, I think."; "Neighborhoods need to be mixed use and designed to foster a sense of community."; "Development should support transit and mixed use as well as being dense"
Maintenance	15	"The time to care for a lot"; "Far less maintenance"; "Smaller lots are easier/less expensive to maintain";
Balance / Mix Density	15	"A mix of small and medium lots would be my preference"; "There should be a good mix"; "Need diversity of lot sizes"; "Different sizes for different needs"
Not Applicable / Don't Know / Not a Priority	14	
Sprawl	11	"Smaller lots allow more houses per acre and reduce urban sprawl."; "Don't need more urban sprawl"
Feel	9	"Community feel"; "Smaller lots create walkable communities"; "Neighborhoods need to be mixed use and designed to foster a sense of community"; "Too many cookie cutter developments"
Farmland	9	"Lawns are water guzzling and generally most people don't use most of the lawn area they purchase. Front lawns don't really need to exist excluding for a short driveway for visitors. Building setbacks need to be closer to the street."; "We need more housing and if we are to preserve parks and farmland, lots need to be smaller."; "I find it very sad to see the land built up."; "I would like to maintain the rural character of Fitchburg."
Unsustainable	5	"In order to meet its sustainability goals and particularly to deal with decreasing staffing and operational budgets relative to the City's size, greater development density is needed for both single-family and multifamily housing."
Senior	4	"Were shopping for my older mother- very limited options at all, few options affordable and walkable for non-drivers"; "Patio homes would be a great option."
Aesthetic / Quality	3	"Better properties"; "Small lots and dense neighborhoods do not age well"
Higher Income	3	"There is too much focus on lower income properties- we need more focus on larger and higher end properties to be able to fund the city"
Fiscal	2	"Some fiscal responsibility and restraint or lower property taxes for seniors would be fantastic"; "I am more concerned about the increased infrastructure costs associated with the unrestrained growth that is occurring."
Other	3	
	389	

Survey Q21. What is your gender? ¿Cuál es tu sexo?



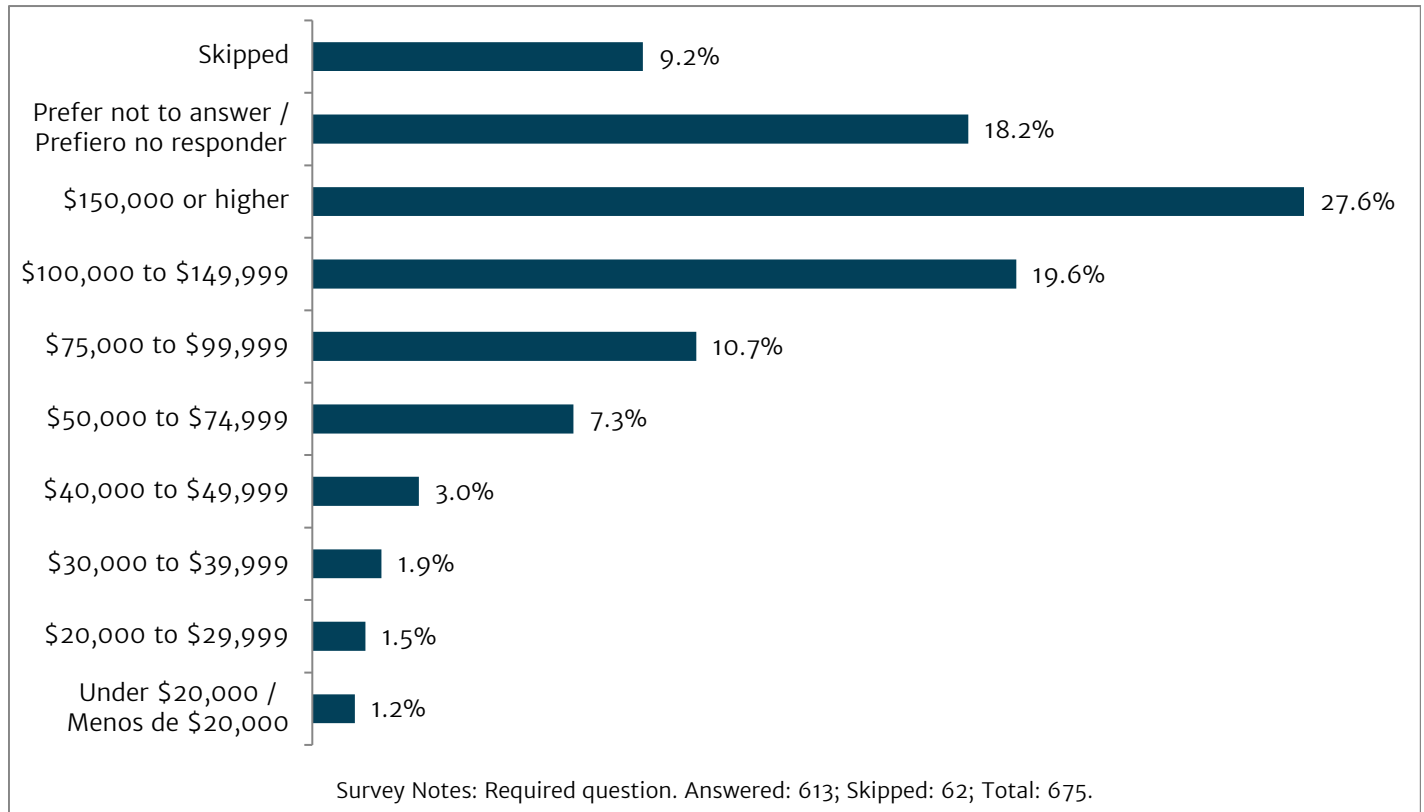
Survey Notes: Required question. Answered: 613; Skipped: 62; Total: 675.

Survey Q22. Which category below includes your age? ¿En cuál rango se encuentra tu edad?

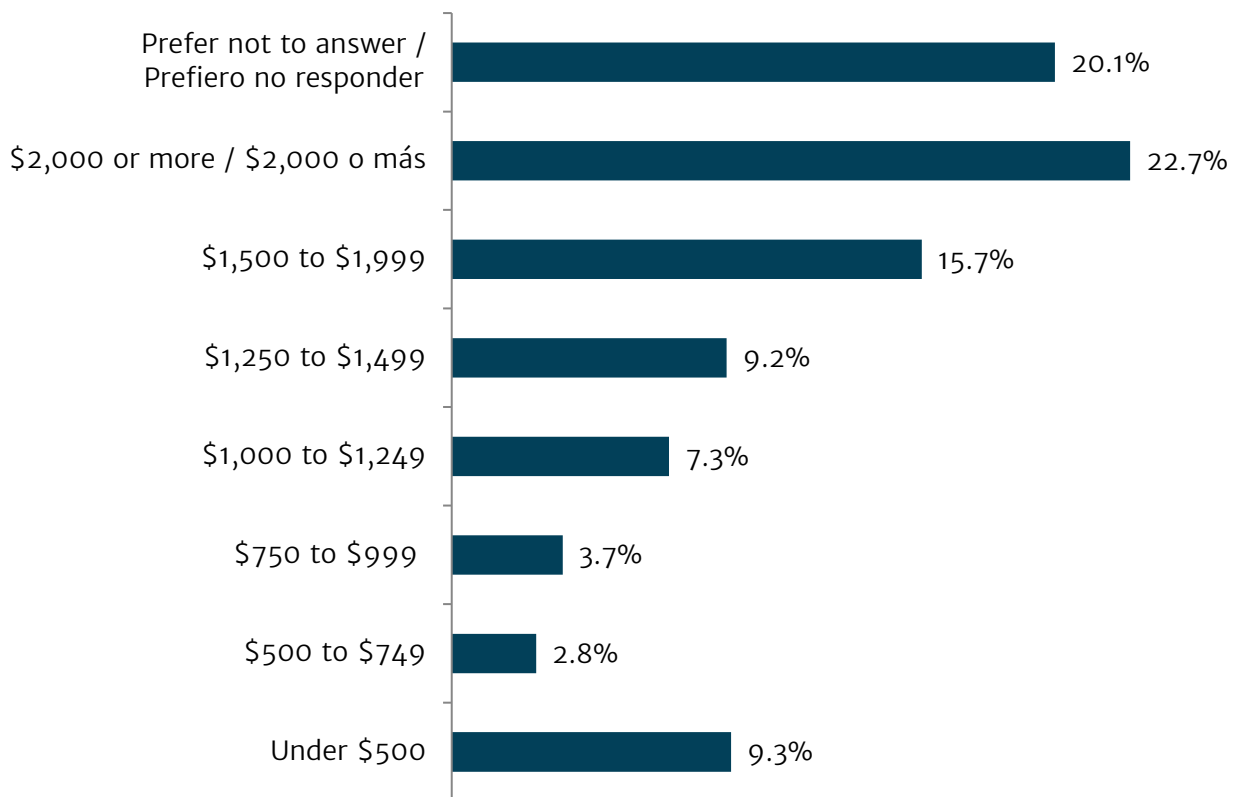


Survey Notes: Required question. Answered: 613; Skipped: 62; Total: 675.

Survey Q23. What was your 2024 HOUSEHOLD income? ¿Cuál fue el ingreso de tu HOGAR (la suma de los ingresos de los que viven contigo en tu casa) en el 2024?



Survey Q24. How much do you pay monthly (rent or mortgage) for housing? ¿Cuánto pagas por mes de alquiler o hipoteca por tu casa?



Survey Notes: Required question. Answered: 613; Skipped: 62; Total: 675.

Table 1 is a cross-tabulation of Fitchburg resident survey responses by age cohort and housing tenure. The largest share of homeowner responses was from residents 60 years of age or older. The largest share of responses that rent their dwellings was among Fitchburg residents 30–39 years of age.

Table B1. Fitchburg Resident Responses by Housing Tenure and Age Cohort

	(blank)	17 or younger	21-29	30-39	40-49	50-59	60 or older	Prefer not to Respond	Total
(blank)	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	1.6%
I own my dwelling (with or without a mortgage)	4.4%	0.0%	2.4%	12.6%	14.6%	10.6%	31.8%	5.0%	81.4%
I'm living with a friend or family member that owns/rents their dwelling	0.2%	0.2%	0.0%	0.4%	0.2%	0.4%	0.2%	0.0%	1.6%
I'm renting my dwelling	0.6%	0.0%	3.6%	4.0%	2.8%	1.6%	2.6%	0.2%	15.4%
									100%

Appendix C: Development Fees by Municipality

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SINGLE FAMILY NEW CONSTRUCTION

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waunakee
Building Permit	\$0.10 /sf	\$0.25 Per sq. ft. (min. \$600; max. \$1,200)	\$0.15 /sf min. \$135	\$150 plus \$0.09 /sf	\$0.44 /sf	\$75 plus \$0.09 /sf	\$75 plus \$0.09 /sf	\$0.30 /sf (1 & 2 Family – including mechanicals)
Electrical	\$0.06 /sf		\$85 plus \$0.05 /sf	\$50 plus \$0.05 /sf	\$100 plus \$0.12 /sf	\$75 plus \$0.06 /sf	\$75 plus \$0.06 /sf	
HVAC	\$0.06 /sf		\$85 plus \$0.05 /sf	\$50 plus \$0.05 /sf	\$100 plus \$0.12 /sf	\$75 plus \$0.06 /sf	\$75 plus \$0.06 /sf	
Plumbing	\$0.06 /sf		\$85 plus \$0.05 /sf	\$50 plus \$0.05 /sf	\$100 plus \$0.12 /sf	\$75 plus \$0.06 /sf	\$75 plus \$0.06 /sf	
WI Uniform Building Seal	\$75	\$50	\$35	\$45	\$80 /unit	\$33 /unit	\$75 /unit	\$37 /unit
Zoning	\$50 plus \$0.09 /sf	\$75 Zoning (includes plan review)		\$300	\$100	\$35		\$50 /unit
Plan Review	\$300		\$150	\$150	\$300		\$250 /building	\$375 /site
Grading Permit/ Stormwater Management Permit	\$175							\$35 /building
Erosion Control	\$275	\$100	\$350	\$250	\$205 /lot	\$170 plus \$0.02 /sf of building footprint	\$100 /unit up to 4 units	\$88 Single Family & 2-Family
Construction Water Hook - Up Fee	\$45	Set by PSC						
Water Permit				\$50 /permit	\$50 plus \$0.35 /sf over 100 ft		\$100 /100 ft	
Sewer Permit				Calculated by MMSD and vary based on scope.	\$50 plus \$0.35 /sf over 100 ft		\$75 /unit	
Water Connection Fee	\$100		\$85 /building			\$45 per inch in diameter		

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waunakee
Sewer Connection Fee		\$550 per unit	\$85 /building		\$2,500 5/8" meter	\$1,790 /unit \$30 inspection	\$551 /lot	
Occupancy	\$75 /unit		\$50 /unit	\$50 /unit	\$80 /unit	\$50 /unit	\$100 /unit	\$50 /unit
Construction Permit				\$250	\$250 /unit			
Temporary Electrical Service			\$85 /building	\$50			\$75	
Driveway Opening	\$80	\$25 per unit	\$50 /opening		\$30 Permit & inspection	\$25 /unit	\$75 /opening	\$30 /opening
Stormwater Review	\$400 plus \$0.005 /sf disturbed area \$0.01 /sf impervious area			Cost of consultants				
Impact Fees								
Park Improvement	\$670 /unit	\$1,739 /unit	\$3,141 /unit	\$1,244 /unit	\$1,922 /unit	\$1,501 /unit	\$300 /bedroom	\$2,827 /unit
Community Center								\$937 /unit
Library			\$710 /unit		\$1,380 /unit		\$540 /unit	
Water Impact Fee	\$935	\$700	\$1,490 /unit		\$2,263 for 5/8" meter		\$324 /lot	
Street Tree Fee						\$325 /unit	\$325 /street side	
Fee in lieu of Parkland Dedication	\$4,330 /unit	\$3,308 /unit	\$4,782 Per unit	\$2,901 /unit	\$2,039 /unit	\$2,078 /unit		
Public Safety Center Impact Fee	\$861 /unit	\$736.87 /unit	\$2,091 per unit				\$413 /unit	
Traffic						\$748 /unit		

TWO FAMILY NEW CONSTRUCTION

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waunakee
Building Permit	\$0.10 /sf	\$0.25 /sf min. \$900; max. \$1,800	\$0.15 /sf min. \$135	\$150 plus \$0.09 /sf	\$0.44 /sf	\$75 plus \$0.09 /sf	\$75 plus \$0.09 /sf	\$0.30 SF 1 & 2 Family – including mechan- icals
Electrical	\$0.06 /sf		\$85 plus \$0.05 /sf	\$50 plus \$0.05 /sf	\$100 plus \$0.12 /sf	\$75 plus \$0.06 /sf	\$75 plus \$0.06 /sf	
HVAC	\$0.06 /sf		\$85 plus \$0.05 /sf	\$50 plus \$0.05 /sf	\$100 plus \$0.12 /sf	\$75 plus \$0.06 /sf	\$75 plus \$0.06 /sf	
Plumbing	\$0.06 /sf		\$85 plus \$0.05 /sf	\$50 plus \$0.05 /sf	\$100 plus \$0.12 /sf	\$75 plus \$0.06 /sf	\$75 plus \$0.06 /sf	
WI Uniform Build- ing Seal	\$75	\$50	\$35	\$45	\$80 /unit	\$33 /unit	\$75 /unit	\$37
Zoning	\$50 plus \$0.09 /sf	\$75 Zoning (in- cludes plan review)		\$300	\$100	\$35 /lot		\$50 per dwelling unit
Plan Review	\$500 /building		\$150	\$150	\$300		\$250 /build- ing	\$375 /site
Grading Permit/ Stormwater Man- agement Permit	\$175							\$35 /building
Erosion Control	\$275	\$100	\$350	\$250	\$205 /lot	\$170 plus \$0.02 /sf of building footprint	\$100 /unit up to 4 units	\$88 Single Family & 2-Family
Construction Wa- ter Hook-Up Fee	\$45	Set by PSC						
Water Permit				\$50 /per- mit	\$50 plus \$0.35 /sf over 100 ft		\$100 /100 ft	
Sewer Permit				Calculated by MMSD and vary based on scope.	\$50 plus \$0.35 /sf over 100 ft		\$75	
Water Connection Fee	\$100		\$85 /build- ing			\$45 /inch in diameter		
Sewer Connection Fee		\$550 /unit	\$85 /build- ing		\$2,500 5/8" meter	\$1,790 /unit \$30 inspec- tion	\$551 /lot	

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waunakee
Occupancy	\$75 /unit		\$50 /unit	\$50 /unit	\$80 /unit	\$50 /unit	\$100 /unit	\$50 /unit
Construction Permit				\$250	\$250 /unit			
Temporary Electrical Service			\$85 /building	\$50			\$75	
Driveway Opening	\$80 /opening	\$25 /unit	\$50 /opening		\$30 Permit and inspection	\$25 /unit	\$75 /opening	\$30 /opening
Stormwater Review	\$400 plus \$0.005 /sf disturbed area \$0.01 /sf impervious area			Cost of consultants				
Impact Fees								
Park Improvement	\$335 /unit	\$1,739 /unit	\$2,182 /unit	\$1,244 /unit	\$1,922 /unit	\$1,501 /unit	300 /bedroom	\$1,922 /unit
Community Center								\$937 /unit
Library			\$431 /unit		\$1,380 /unit		\$540 /unit	
Water Impact Fee	\$1,870 /building	\$700 /unit	\$1,490 /unit		\$2,263 for 5/8" meter		\$324 /lot	
Street Tree Fee						\$325 /unit	\$325 /street side	
Fee in lieu of Parkland Dedication	\$4,330 /unit	\$3,308 /unit	\$3,322 /unit	\$2,901 /unit	\$2,039 /unit	\$2,078 /unit		
Public Safety Center Impact Fee	\$861 /unit	\$736.87 /unit	\$1,531 /unit				\$413 /unit	
Traffic						\$456 /unit		

MULTI-FAMILY NEW CONSTRUCTION

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waunakee
Building Permit	\$0.10 /sf	\$0.14 /sf (\$1500 min./ \$10,000 max.)	\$0.15 min. \$135	\$150 plus \$0.09 /sf	\$0.46 /sf	\$150 plus \$0.14 /sf	\$150 plus \$0.09 /sf	\$0.25 /sf
Electrical	\$0.06 /sf	\$0.06 /sf	\$85 plus \$0.05 /sf	\$50 plus \$0.05 /sf	\$100 plus \$0.12 /sf	\$150 plus \$0.07 /sf	\$150 plus \$0.06 /sf	\$0.05 /sf
HVAC	\$0.06 /sf	\$0.05 /sf	\$85 plus \$0.05 /sf	\$50 plus \$0.05 /sf	\$100 plus \$0.12 /sf	\$150 plus \$0.07 /sf	\$150 plus \$0.06 /sf	\$0.04 /sf
Plumbing	\$0.06 /sf	\$0.05 /sf	\$85 plus \$0.05 /sf	\$50 plus \$0.05 /sf	\$100 plus \$0.12 /sf	\$150 plus \$0.07 /sf	\$150 plus \$0.06 /sf	\$0.05 /sf
Zoning	\$345 plus \$2.25 /\$1000 of construction cost	\$75 Zoning (includes plan review)		\$500	\$320	\$35 /lot		\$50 /building
Plan Review			\$150	based on building square feet	\$355 plus \$32 /unit	\$2,850 for PD concept plan, GDP, and PIP review	\$250 / building	\$375 /site
Grading Permit/ Stormwater Management Permit	\$175	\$100						\$35 /building
Erosion Control	\$200	\$100	\$750 plus actual cost	\$250	\$240 /building plus \$6.50 /1k SF disturbed area. \$2640 max.	\$200 plus \$0.005 /sf of disturbed area	\$50 /unit	
Stormwater Plan Review	\$400 plus \$0.005 /sf disturbed area \$0.01 /sf impervious area		Fee equal to actual cost billed to the Village by Consultants	Cost of consultants		\$400 plus \$0.01 /sf of new impervious area	\$90	

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waunakee
Construction Water Hook-Up Fee	Based on size of water service and duration of use	Set by PSC						
Water Permit				\$50 /permit	\$50 plus \$0.35 /sf over 100 ft		\$100 /100 ft	
Sewer Permit				Calculated by MMSD and vary based on scope.	\$50 plus \$0.35 /sf over 100 ft		\$75	
Water Connection Fee	\$100		\$85 /building			\$45 per inch in diameter		
Sewer Connection Fee		\$550 /unit	\$85 /building		\$12,500 2" meter	\$1,252 /unit	\$4,407	
Occupancy	\$100 /unit		\$50 /unit	\$50 /unit	\$80 /unit	\$50 /unit	\$100 /unit	\$50 /unit
Construction Permit				\$500	\$330 /unit			
Temporary Electrical Service			\$85 /building	\$50			\$75	
Driveway Opening	\$80 /opening	\$25 /opening	\$50 /opening		\$30 Permit and inspection	\$25 /opening	\$150 /opening	\$30 /opening
Fire Suppression Permit (for 72k SF building)	\$1,400	\$1,400	\$1,275	\$100 plus \$0.03 /SF		\$150 plus \$0.03 /sf	\$1,880	
Fire Alarm & Suppression Plan Review (for 72k SF building)			\$2,250	based on building square feet		\$150 plus \$0.03 /sf	\$1,880	
Impact Fees								
Park Improvement	\$160 /unit	\$1,308 /unit	\$2,182 /unit	\$1,244 For apt. units with more than 1 BR	\$1,922 /unit	\$1,501 /unit	\$300 /bed-room	\$1,922 /unit
Community Center								\$937 /unit

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waunakee
Library			\$431 /unit		\$1,380 /unit		\$371 /unit	
Water Impact Fee	\$617 /unit	\$5,600 Assuming 2" Meter	\$1,490 /unit		\$18,099 for 2" meter		\$2,592 /unit	
Street Tree Fee						\$325 per 50' of street frontage	\$4.50 /foot street frontage	
Fee in lieu of Parkland Dedication	\$65,000 Per Acre	\$2,486 /unit	\$3,322 /unit	\$2,901 For apt. units with more than 1 BR	\$2,039 /unit	\$2,078 /unit		
Public Safety Center Impact Fee	\$574 /unit	\$660.61 /unit	\$1,531 /unit				\$413 /unit	
Traffic						\$522 /unit		
Certified Survey Fees	\$590 plus \$160 /parcel	\$300	\$300	\$400 plus \$50 /lot	\$150	\$250 plus \$100 /lot	\$150 plus \$100 /lot	\$250 plus \$100 /lot
Preliminary Plat, and Contract Fee	\$575 plus \$180 /parcel	\$425 plus \$2.50 /lot	\$500 * \$50 *	\$400 plus \$50 /acre	\$150	\$600 plus \$30 /lot	\$300 plus \$50 /lot	\$300 plus \$50 /lot
Final Plat	\$575 plus \$120 /parcel	\$350 plus \$2.50 /lot	\$500 * \$50 *	\$900 plus \$80 /acre	\$150	\$600 plus \$30 /lot	\$300 plus \$25 /lot	\$300 plus \$25 /lot
Consultant Development Review and Engineering Review Fees		\$16,100 !						
*	Plus actual legal, financial and engineering costs, including publication and notification charges							
!	Estimate based on min. estimates provided by the City of Deforest in the Agreement Related to Reimbursement of Sys Document.							

Since municipalities apply a variety of methods to permit and impact fees, a development scenario was created for comparison purposes. To enable the city to track changes since the 2019 study, the same scenario in that study was applied to the furthest extent possible.

DEVELOPMENT SCENARIO

	Units	Struc- tures	BR	SF	Acres	Total disturbed area (sq. ft.)	Impervi- ous Area (sq. ft.)	Meter Size	Total Cost of Con- struction	Street Front- age
Single Family	30	30	3	2,500	8	3,500	3,500	5/8" Water Meter		
Duplex	16	8	3	1,500	5	3,500	3,500	5/8" Water Meter		
Multi-family	60	1	2	1,200	3	55,000	45,000	2"	\$12,240,000	1,670
Parcels	39									

Assumptions

New Subdivision is located in a Smart Code District

There are no amendments, extensions, or reinspections needed.

All the infrastructure to the site exists and approvals by CARP-C and MMSD have been received.

None of the units are income or age restricted

MF is on a corner lot with two driveway access points.

Single Family type: Ranch-style

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FEE COMPARISON FOR NEW CONSTRUCTION OF SINGLE FAMILY UNITS

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waukegan
Building Permit	\$7,500	\$18,750	\$11,250	\$11,250	\$33,000	\$9,000	\$9,000	\$22,500
Electrical	\$4,500		\$6,300	\$5,250	\$12,000	\$6,750	\$6,750	
HVAC	\$4,500		\$6,300	\$5,250	\$12,000	\$6,750	\$6,750	
Plumbing	\$4,500		\$6,300	\$5,250	\$12,000	\$6,750	\$6,750	
WI Uniform Building Seal	\$2,250	\$1,500	\$1,050	\$1,350	\$2,400	\$990	\$2,250	\$1,110
Zoning	\$8,250	\$2,250		\$9,000	\$3,000	\$1,050		\$1,500
Plan Review	\$9,000		\$4,500	\$4,500	\$9,000		\$7,500	\$11,250
Grading Permit/ Stormwater Management Permit	\$5,250							\$1,050
Erosion Control	\$8,250	\$3,000	\$10,500	\$7,500	\$6,150	\$6,600	\$3,000	\$2,640
Construction Water Hook-Up Fee	\$1,350	Set by PSC						
Water Permit				\$1,500	\$1,500		\$3,000	
Sewer Permit				Calculated by MMSD and vary based on scope.	\$1,500		\$2,250	
Water Connection Fee	\$3,000		\$2,550			\$1,350		
Sewer Connection Fee		\$16,500	\$2,550		\$75,000	\$54,600	\$16,530	
Occupancy	\$2,250		\$1,500	\$1,500	\$2,400	\$1,500	\$3,000	\$1,500
Construction Permit				\$7,500	\$7,500			
Temporary Electrical Service			\$2,550	\$1,500			\$2,250	
Driveway Opening	\$2,400	\$750	\$1,500		\$900	\$750	\$2,250	\$900
Stormwater Review	\$13,575							
Impact Fees								
Park Improvement	\$20,100	\$52,170	\$94,240	\$37,320	\$57,660	\$45,030	\$27,000	\$84,796
Community Center								\$28,115
Library			\$21,300		\$41,400		\$16,200	
Water Impact Fee	\$28,050	\$21,000	\$44,700		\$67,890		\$9,720	
Street Tree Fee						\$9,750	\$9,750	
Fee in lieu of Parkland Dedication	\$129,900	\$99,240	\$143,446	\$87,030	\$61,170	\$62,340		
Public Safety Center Impact Fee	\$25,830	\$22,106	\$62,730				\$12,390	
Traffic						\$22,440		
PROJECT SUBTOTAL	\$280,455	\$237,266	\$423,266	\$185,700	\$406,470	\$235,650	\$146,340	\$155,361

FEE COMPARISON FOR NEW CONSTRUCTION OF TWO-FAMILY UNITS									
	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Wauwaukee	
Building Permit	\$2,400	\$14,400	\$3,600	\$4,560	\$10,560	\$3,360	\$3,360	\$7,200	
Electrical	\$1,440		\$2,560	\$2,000	\$4,480	\$2,640	\$2,640		
HVAC	\$1,440		\$2,560	\$2,000	\$4,480	\$2,640	\$2,640		
Plumbing	\$1,440		\$2,560	\$2,000	\$4,480	\$2,640	\$2,640		
WI Uniform Building Seal	\$1,200	\$800	\$560	\$720	\$1,280	\$528	\$1,200	\$592	
Zoning	\$2,960	\$1,200		\$4,800	\$1,600	\$560		\$800	
Plan Review	\$4,000		\$2,400	\$2,400	\$4,800		\$2,000	\$3,000	
Grading Permit/ Stormwater Management Permit	\$2,800							\$280	
Erosion Control	\$4,400	\$800	\$5,600	\$4,000	\$3,280	\$3,200	\$1,600	\$704	
Construction Water Hook - Up Fee	\$720	Set by PSC							
Water Permit				\$800	\$800		\$1,600		
Sewer Permit				Calculated by MMSD and vary based on scope.	\$800		\$1,200		
Water Connection Fee	\$1,600		\$1,360			\$720			
Sewer Connection Fee		\$8,800	\$1,360		\$40,000	\$29,120	\$8,816		
Occupancy	\$1,200		\$800	\$800	\$1,280	\$800	\$1,600	\$800	
Construction Permit				\$2,000	\$4,000				
Temporary Electrical Service			\$1,360	\$800			\$1,200		
Driveway Opening	\$1,280	\$400	\$800		\$480	\$400	\$1,200	\$480	
Stormwater Review	\$7,240								
Impact Fees									
Park Improvement	\$5,360	\$27,824	\$34,914	\$19,904	\$30,752	\$24,016	\$14,400	\$30,753	
Community Center								\$14,995	
Library			\$6,896		\$22,080		\$8,640		
Water Impact Fee	\$14,960	\$5,600	\$23,840		\$36,208		\$5,184		
Street Tree Fee						\$5,200	\$5,200		
Fee in lieu of Parkland Dedication	\$69,280	\$52,928	\$53,144	\$46,416	\$32,624	\$33,248			
Public Safety Center Impact Fee	\$13,776	\$11,790	\$24,496				\$6,608		
Traffic						\$7,296			
PROJECT SUBTOTAL	\$137,496	\$124,542	\$168,810	\$93,200	\$203,984	\$116,368	\$71,728	\$59,603	

FEE COMPARISON FOR THE NEW CONSTRUCTION OF 60 UNIT MULTI-FAMILY BUILDING

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waunakee
Building Permit	\$7,200	\$10,000	\$10,800	\$6,630	\$33,120	\$10,230	\$15,480	\$18,000
Electrical	\$4,320	\$4,320	\$8,700	\$3,650	\$8,740	\$5,190	\$13,320	\$3,600
HVAC	\$4,320	\$3,600	\$8,700	\$3,650	\$8,740	\$5,190	\$13,320	\$2,880
Plumbing	\$4,320	\$3,600	\$8,700	\$3,650	\$8,740	\$5,190	\$13,320	\$3,600
Zoning	\$27,885	\$75		\$500	\$320	\$35		\$50
Plan Review	\$0		\$150	based on building square feet	\$2,275	\$2,850	\$250	\$375
Grading Permit/ Stormwater Management Permit	\$175							\$35
Erosion Control	\$200	\$100	\$750	\$250	\$598	\$475	\$3,000	
Construction Water Hook-Up Fee	Based on size of water service and duration of use	Set by PSC						
Water Permit				\$50	\$50		\$100	
Sewer Permit				Calculated by MMSD and vary based on scope.	\$50		\$75	
Water Connection Fee	\$100		\$85			\$90		
Sewer Connection Fee		\$550	\$85		\$12,500	\$75,120	\$4,407	
Occupancy	\$6,000		\$3,000	\$3,000	\$4,800	\$3,000	\$6,000	\$3,000
Construction Permit				\$500	\$19,800			
Temporary Electrical Service			\$85	\$50			\$75	
Driveway Opening	\$160	\$50	\$100		\$60	\$50	\$300	\$60
Stormwater Review	\$1,125					\$850	\$90	
Fire Suppression Permit (for 72k SF building)	\$1,400	\$1,400	\$1,275	\$3,060		\$2,310	\$1,880	
Fire Alarm & Suppression Plan Review (for 72k SF building)			\$2,250	based on building square feet		\$2,310	\$1,880	
Impact Fees								
Park Improvement	\$9,600	\$78,480	\$130,928	\$74,640	\$115,320	\$90,060	\$36,000	\$115,323
Community Center								\$56,230
Library			\$25,860		\$82,800		\$22,260	
Water Impact Fee	\$37,020	\$5,600	\$89,400		\$18,099		\$155,520	
Fire Protection Impact Fee								
Street Tree Fee						\$10,853	\$7,514	

	Fitchburg	Deforest	McFarland	Middleton	Oregon	Sun Prairie	Verona	Waunakee
Fee in lieu of Parkland Dedication	\$195,000	\$149,160	\$199,291	\$174,060	\$122,340	\$124,680		
Public Safety Center Impact Fee	\$34,440	\$39,637	\$91,860				\$24,780	
Traffic						\$31,320		
Preliminary Plat, and Contract Fee	\$7,595	\$523	\$2,450	\$1,200	\$150	\$1,770	\$2,250	\$2,250
Final Plat	\$5,255	\$448	\$2,450	\$2,180	\$150	\$1,770	\$1,275	\$1,275
Consultant Fees		* \$16,100						
PROJECT SUBTOTAL	\$346,115	\$313,642	\$586,919	\$277,070	\$438,652	\$373,343	\$323,096	\$206,678
*	Estimate based on min. estimates provided by the City of Deforest in the Agreement Related to Reimbursement of Svs Document.							

	Fitchburg	Deforest*	McFarland*	Middleton*	Oregon	Sun Prairie	Verona	Waunakee
SUMMARY FEE COMPARISON								
Single Family	\$9,349	\$7,909	\$14,109	\$6,190	\$13,549	\$7,855	\$4,878	\$5,179
Two-Family	\$8,594	\$7,784	\$10,551	\$5,825	\$12,749	\$7,273	\$4,483	\$3,725
Multifamily	\$5,769	\$5,227	\$9,782	\$4,618	\$7,311	\$6,222	\$5,385	\$3,445
Total Development Cost	\$764,066	\$675,450	\$1,178,995	\$555,970	\$1,049,106	\$725,361	\$541,164	\$421,642

Note: Communities with grey text are still in the process of being fully vetted.

* Communities which use consultants for plan review and engineering. These costs may not be captured in this table.

Appendix D: Homeowner Rehabilitation Program

The City of Fitchburg's new Homeowner Rehabilitation Program offers a low-interest loan program to help qualified residents complete necessary home improvements affordably. The program is a deferred loan to support necessary repairs or renovations to maintain existing housing stock. Applicants must meet income guidelines to qualify. Subject to available funds.

Loans are provided on a first-come, first-served basis.

How to Apply

Interested residents should complete a Homeowner Rehabilitation Application and submit it along with the required documentation.

Required Documentation

Applicants must provide the following documents with their application:

- Most recent federal & state tax returns, including W-2s (2 years if self-employed).
- Property tax bill
- Homeowner insurance policy
- Verification of income, including:
 - Four continuous pay stubs
 - Pension award letter(s)
 - Social Security or SSI award letter(s)
- Three-month history of child support payments (if applicable)
- Asset verification – 2 months of statements for checking, savings, CDs, stocks, bonds, retirement accounts, etc.
- Two most recent mortgage statements
- If applicable – Final divorce decree and/or child support documentation
- Signed General Authorization Form

Application Process

1. Submit the application and required documents.
2. Application review – Applicants will be notified if approved and added to the waiting list.
3. Verification – When an applicant's name reaches the top of the list, they will be contacted to confirm continued interest and eligibility.

Completed applications and required documentation can be submitted via:

Email: Loreen.Gage@fitchburgwi.gov

Mail or In-Person Delivery:

City of Fitchburg – Community Development

Attn: Loreen Gage

5520 Lacy Road, Fitchburg WI 53711

Eligible Repairs/Renovations

Repairs or renovations to make the home decent, safe and accessible will be eligible for funding under this program. This includes but is not limited to:

- Roof repair/replacement, gutters
- Siding
- Windows
- HVAC system
- Flooring
- Plumbing
- Sidewalk/steps
- Accessibility improvements (ramps, widening doorways, removing constructed obstacles)
- Insulation
- Electrical work

City of Fitchburg

HOMEOWNER REHABILITATION PROGRAM

APPLICATION FOR DEFERRED PAYMENT LOAN

Subject to available funds.

APPLICANT INFORMATION DATE: _____

NAME OF APPLICANT (FIRST, M.I., LAST) _____

SOCIAL SECURITY NUMBER _____

EMAIL ADDRESS _____

BEST CONTACT NUMBER: _____

ADDRESS _____

CITY _____ ZIP CODE _____

SPOUSE/CO-APPLICANT (FIRST, M.I., LAST) _____

SOCIAL SECURITY NUMBER _____

EMAIL ADDRESS _____

BEST CONTACT NUMBER: _____

ADDRESS _____

CITY _____ ZIP CODE _____

HOUSEHOLD VERIFICATION

I/we certify the following person/persons are **residing in the home** we own and occupy.

NAMES & DOB OF PEOPLE WHO WILL RESIDE IN THE HOME

- | | | |
|-----------------------|-----------------------|-----------------------|
| 1. _____
DOB _____ | 4. _____
DOB _____ | 7. _____
DOB _____ |
| 2. _____
DOB _____ | 5. _____
DOB _____ | 8. _____
DOB _____ |
| 3. _____
DOB _____ | 6. _____
DOB _____ | 9. _____
DOB _____ |

MARITAL PROPERTY STATEMENT:

No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to Sec. 766.587, Wis. Stats.), unilateral statement classifying income form separate property under Sec. 766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.

SOURCES OF INCOME

Income means: Any amount of income household members 18+ years old can reasonably expect to receive during the next 12 months. List all residents in your household, including yourself. **Resident means:** any person, other than a renter, living in the household for at least 9 months of the year.

Applicant Current Employment/Self-Employment Income

Does Not Apply

Employer/Business Name _____

Start Date: ___ / ___ / ___ Phone _____

Are you the Business Owner/Self-Employed Yes No

Gross Monthly Income

Base \$ _____/mo.
 Overtime \$ _____/mo.
 Bonus \$ _____/mo.
 Commission \$ _____/mo.
 Military Pay \$ _____/mo.
 Other \$ _____/mo.
TOTAL \$ _____/mo.

Co-Applicant Current Employment/Self-Employment Income

Does Not Apply

Employer/Business Name _____

Start Date: ___ / ___ / ___ Phone _____

Are you the Business Owner/Self-Employed Yes No

Gross Monthly Income

Base \$ _____/mo.
 Overtime \$ _____/mo.
 Bonus \$ _____/mo.
 Commission \$ _____/mo.
 Military Pay \$ _____/mo.
 Other \$ _____/mo.
TOTAL \$ _____/mo.

Household Member Age 18+ Current Employment/Self-Employment Income

Does Not Apply

Employer/Business Name _____

Start Date: ___ / ___ / ___ Phone _____

Are you the Business Owner/Self-Employed Yes No

Gross Monthly Income

Base \$ _____/mo.
 Overtime \$ _____/mo.
 Bonus \$ _____/mo.
 Commission \$ _____/mo.
 Military Pay \$ _____/mo.
 Other \$ _____/mo.
TOTAL \$ _____/mo.

Household Member Age 18+ Current Employment/Self-Employment Income

Does Not Apply

Employer/Business Name _____

Start Date: ___ / ___ / ___ Phone _____

Are you the Business Owner/Self-Employed Yes No

Gross Monthly Income

Base \$ _____/mo.
 Overtime \$ _____/mo.
 Bonus \$ _____/mo.
 Commission \$ _____/mo.
 Military Pay \$ _____/mo.
 Other \$ _____/mo.
TOTAL \$ _____/mo.

Income from Other Sources Does Not Apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Capital Gains
- Child Support
- Disability
- Foster Care
- Interest and Dividends
- Public Assistance
- Retirement (Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

Income Source – use list above	Monthly Income
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Provide TOTAL Amount Here	\$ _____

Total annual gross household income _____ is for a household size of _____

(Office Use Only) Income Limit for Household Size: _____. The verified gross household income is the income which is used to determine eligibility for the loan.



Down-Payment Assistance Program

!! Applicants must be approved for this program BEFORE writing an offer on a property of interest!!

HOW DO I QUALIFY FOR THIS PROGRAM?

- The home purchased must be the borrower's primary residence.
- The home must be located within the corporate city limits of Fitchburg.
- Household income must be within the guidelines established by the U.S. Department of Housing & Urban Development (HUD).
 - Definition of Household & Income Determination – A household includes all persons residing together, (except live-in aides, foster children, and foster adults) regardless of relationship status or whether they'll be a co-borrower on the loan. Income must be verified from all sources by each household member age 18+, is head of household or co-head of household, plus unearned income by or on behalf of each dependent who is under 18 years of age.
- The borrower(s) must contribute 3% of purchase price toward the purchase and have an additional \$500 for reserves.
- The borrower(s) have no outstanding judgements/collections that would supersede a City Fitchburg Mortgage.

WHERE CAN I PURCHASE A HOME?

- Within Fitchburg's corporate city limits

ARE THERE ANY INELIGIBLE PROPERTIES?

- Homes outside Fitchburg's corporate city limits.
- Income producing properties.
- Homes that fail a Housing Quality Standards Inspection
- End Loan Financing for Manufactured Home on land owned by borrower.
- A property with an accepted offer to purchase dated prior to approval for the Down-Payment Assistance Program.

(Insert current income limits)

WHAT TYPE OF HOME CAN I PURCHASE?

- Any owner-occupied or vacant single-family home.

WHEN DO I HAVE TO PAY THIS LOAN BACK?

- Repayment will come when you sell, refinance or otherwise transition the property to a new owner.

WHAT ARE THE TERMS OF THE LOAN?

- The City of Fitchburg will execute a loan of \$25,000.
- Loan repayment is deferred until home is sold, refinanced or otherwise transitioned out of current ownership
- The City of Fitchburg will record a mortgage on the property in 2nd or 3rd lien position until the loan is satisfied.

Applicant(s) are required to complete Pre-Purchase Homebuyer Education & Counseling.

It is recommended & most valuable to complete this process in the earliest stage of the homebuying process.

Loreen Gage

Housing Initiatives and
Program Specialist

CITY OF FITCHBURG
5520 Lacy Rd. Fitchburg, WI
53711 Ph: 608-270-4200
Fax: 608-270-4212
loreen.gage@fitchburgwi.gov



Down-Payment Assistance Program



!! Applicants must be approved for this program BEFORE writing an offer on a property of interest!!

WHAT DOCUMENTATION IS REQUIRED?

- Completed and Signed Down Payment Application
- Copy of Photo ID for Household Members 18+
- 3 mos. current & consecutive paystubs for all employed household members age 18+
- 18+ Verification of any additional income for all household members
- 2 Yrs. Most Recent Federal & State Income Tax Return
- 2 Yrs. Most Recent W2's
- 3 mos. current bank statements for ALL Checking and Savings accounts
- 1 mo. current statement for ALL Retirement and/or other investment accounts.
- Pre-Approval Letter from a lender
- Credit Report (can be requested from lender)
- Pre-Purchase Homebuyer Education & Counseling Intake Forms

HOW WILL I KNOW IF I'M APPROVED?

- Successful applicants will receive an approval letter from the City of Fitchburg Mayor along with a Down Payment Certificate.

WHAT ABOUT OBTAINING A MORTGAGE?

- Applicant(s) will have 15 days from receipt of the Down Payment Certificate to provide a Pre-Approval Letter from their chosen lender if not provided at time of application.

HOW MUCH TIME DO I HAVE TO FIND A HOME?

- Approved applicants will have 90 days from the approval date to provide Economic Development, an accepted offer to purchase of an eligible property. Approval Extensions may be granted with approval by Community Development.

DOES ANYONE NEED TO INSPECT THE PROPERTY?

- Yes, a program inspector will inspect the home to ensure it meets Housing Quality Standards. This must be included as a contingency in the offer to purchase. This inspection does NOT take the place of a recommended Home Inspection.

WHAT ARE THE MAXIMUM CLOSING FEES THAT CAN BE CHARGED BY THE LENDER?

- 1st mortgage closing costs shall not exceed \$4,500 which does not include prepaids (Homeowners Insurance, Taxes, etc.). Closing costs may exceed established amounts under special circumstances and the approval of the Development Director and/or other designated staff person.
- If a government loan (WHEDA, VA, FHA), closing costs can rise to \$5,500.

HOW DO I APPLY?

- PDF Fillable applications can be obtained from the City of Fitchburg website. Required documentation must be submitted via fax, email, mail, or hand-delivery to the contact on the front of this flyer

THANK YOU



**REDEVELOPMENT
RESOURCES**

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